
State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Flex I		
Project Name/Number:	2020 Flex I/2020 Flex I		

Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2020 Flex I
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	07/10/2020
SERFF Tr Num:	GEFA-132454225
SERFF Status:	Submitted to State
State Tr Num:	GEFA-132454225
State Status:	Received Review in Progress
Co Tr Num:	2020 FLEX I
Implementation	On Approval
Date Requested:	
Author(s):	Richard Cromwell, Ronald Jackson, Camisha Jones
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 66.3% increase on 2,931 PA policyholders of Genworth's individual LTC form 7052.

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Flex I
Project Name/Number: 2020 Flex I/2020 Flex I

General Information

Project Name: 2020 Flex I	Status of Filing in Domicile: Not Filed
Project Number: 2020 Flex I	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: N/A
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 66.3%	Filing Status Changed: 07/10/2020
	State Status Changed: 07/11/2020
Deemer Date:	Created By: Ronald Jackson
Submitted By: Ronald Jackson	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

Filing Description:

RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
Policy Forms: 7052 et al

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 66.3% on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania and the Rate Stability regulation.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

Ronald N. Jackson, Contract Analyst	ronald.jackson@genworth.com
Product Compliance	804-289-6725 [Phone]
P O Box 27601	804-281-6916 [FAX]
Richmond, VA 23261-7601	

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Flex I
Project Name/Number: 2020 Flex I/2020 Flex I

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: DE, the domiciliary state, requires \$100 for a rate submission.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	07/10/2020	180639667

SERFF Tracking #:	GEFA-132454225	State Tracking #:	GEFA-132454225	Company Tracking #:	2020 FLEX I
State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	2020 Flex I				
Project Name/Number:	2020 Flex I/2020 Flex I				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GEFA-127006226

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	66.300%	66.300%	\$4,886,778	2,931	\$7,370,706	66.300%	66.300%

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Flex I		
Project Name/Number:	2020 Flex I/2020 Flex I		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7052 et al	Revised	Previous State Filing Number: GEFA-127006226 Percent Rate Change Request: 66.3	PA Flex 1 Rate Tables Appendix A 20200710.pdf, PA Flex 1 Rate Tables Appendix B 20200710.pdf,

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
365 x Daily Maximum							
Age	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	23.23	39.17	43.44	37.90	51.06	49.46	47.28
26	23.65	39.59	43.67	38.41	51.57	49.90	47.64
27	24.07	40.00	43.92	38.92	52.09	50.36	48.00
28	24.49	40.41	44.16	39.43	52.60	50.81	48.36
29	24.91	40.82	44.40	39.94	53.12	51.26	48.72
30	25.33	41.24	44.64	40.45	53.63	51.71	49.08
31	25.75	41.55	44.86	40.96	54.14	52.15	49.43
32	26.16	41.86	45.07	41.48	54.65	52.59	49.78
33	26.58	42.17	45.30	41.98	55.16	53.04	50.14
34	26.99	42.48	45.51	42.49	55.67	53.48	50.49
35	27.41	42.79	45.73	43.00	56.18	53.92	50.84
36	27.72	43.00	46.39	43.42	56.80	54.44	51.37
37	28.02	43.21	47.05	43.83	57.42	54.95	51.91
38	28.33	43.41	47.71	44.25	58.04	55.47	52.43
39	28.63	43.62	48.38	44.67	58.66	55.98	52.96
40	28.94	43.83	49.04	45.09	59.28	56.50	53.49
41	29.02	43.88	49.32	45.15	59.43	56.57	53.61
42	29.10	43.92	49.61	45.21	59.58	56.64	53.72
43	29.18	43.95	49.90	45.28	59.75	56.71	53.83
44	29.26	44.00	50.18	45.35	59.90	56.78	53.94
45	29.34	44.04	50.47	45.41	60.05	56.85	54.05
46	29.62	44.11	50.92	45.50	60.39	57.10	54.22
47	29.92	44.18	51.37	45.59	60.73	57.34	54.38
48	30.21	44.26	51.81	45.68	61.07	57.58	54.54
49	30.50	44.33	52.26	45.77	61.40	57.82	54.71
50	30.79	44.41	52.70	45.86	61.74	58.07	54.87
51	31.00	44.66	53.69	45.94	62.69	58.81	55.34
52	31.22	44.91	54.68	46.03	63.63	59.55	55.81
53	31.43	45.16	55.67	46.10	64.58	60.30	56.29
54	31.65	45.42	56.66	46.19	65.52	61.04	56.76
55	31.86	45.67	57.65	46.26	66.47	61.78	57.23
56	34.12	48.96	59.37	49.97	68.21	63.08	58.16
57	36.37	52.25	61.10	53.69	69.95	64.37	59.08
58	38.62	55.53	62.83	57.40	71.69	65.66	60.01
59	40.87	58.82	64.55	61.12	73.44	66.95	60.94
60	43.12	62.11	66.28	64.83	75.18	68.24	61.87
61	47.19	66.33	72.33	69.74	81.68	72.47	65.65
62	51.26	70.56	78.38	74.66	88.19	76.70	69.44
63	55.34	74.78	84.43	79.56	94.68	80.93	73.23
64	59.40	79.01	90.48	84.48	101.19	85.16	77.02
65	63.48	83.23	96.52	89.39	107.69	89.39	80.81
66	72.32	93.02	106.67	99.90	118.48	99.90	90.01
67	81.17	102.81	116.81	110.41	129.28	110.41	99.20
68	90.01	112.60	126.96	120.92	140.06	120.92	108.40
69	98.85	122.39	137.10	131.43	150.86	131.43	117.59
70	107.70	132.17	147.25	141.94	161.65	141.94	126.79
71	123.07	150.26	167.57	161.22	183.11	161.22	143.25
72	138.45	168.34	187.90	180.50	204.58	180.50	159.71
73	153.83	186.42	208.24	199.77	226.04	199.77	176.16
74	169.20	204.51	228.56	219.04	247.51	219.04	192.62
75	184.57	222.59	248.89	238.32	268.98	238.32	209.08
76	212.25	251.91	278.76	269.30	301.25	269.30	236.61
77	239.94	281.23	308.62	300.29	333.53	300.29	264.16
78	267.63	310.55	338.49	331.26	365.81	331.26	291.70
79	295.32	339.86	368.35	362.24	398.08	362.24	319.24
80	323.00	369.19	398.22	393.23	430.36	393.23	346.78
81	352.53	402.75	433.07	428.97	468.02	428.97	378.31
82	382.06	436.32	467.92	464.72	505.67	464.72	409.83
83	411.59	469.88	502.76	500.47	543.33	500.47	441.36
84	441.12	503.44	537.61	536.22	580.99	536.22	472.88
85	470.65	537.01	572.45	571.97	618.65	571.97	504.41
86	524.18	595.18	637.16	633.93	688.58	633.93	559.05
87	577.70	653.36	701.88	695.90	758.51	695.90	613.70
88	631.23	711.53	766.58	757.86	828.44	757.86	668.34
89	684.75	769.71	831.30	819.83	898.38	819.83	722.99
90	738.28	827.88	896.01	881.79	968.31	881.79	777.63
91	807.50	914.59	983.12	974.14	1,062.45	974.14	859.07
92	876.72	1,001.29	1,070.24	1,066.49	1,156.60	1,066.49	940.51
93	945.92	1,088.00	1,157.35	1,158.84	1,250.73	1,158.84	1,021.95
94	1,015.14	1,174.70	1,244.46	1,251.18	1,344.88	1,251.18	1,103.39

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
730 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	33.19	55.96	62.05	54.14	72.94	70.65	67.54
26	33.79	56.55	62.39	54.87	73.67	71.29	68.06
27	34.39	57.14	62.74	55.60	74.41	71.94	68.57
28	34.98	57.73	63.08	56.33	75.14	72.58	69.09
29	35.58	58.32	63.43	57.06	75.88	73.23	69.60
30	36.18	58.91	63.77	57.79	76.61	73.87	70.12
31	36.78	59.35	64.08	58.52	77.34	74.50	70.62
32	37.37	59.80	64.39	59.25	78.07	75.13	71.12
33	37.97	60.24	64.71	59.97	78.80	75.77	71.63
34	38.56	60.69	65.02	60.70	79.53	76.40	72.13
35	39.16	61.13	65.33	61.43	80.26	77.03	72.63
36	39.60	61.43	66.27	62.03	81.14	77.77	73.39
37	40.03	61.73	67.22	62.62	82.03	78.50	74.15
38	40.47	62.02	68.16	63.22	82.91	79.24	74.90
39	40.90	62.32	69.11	63.81	83.80	79.97	75.66
40	41.34	62.62	70.05	64.41	84.68	80.71	76.42
41	41.45	62.68	70.46	64.50	84.90	80.81	76.58
42	41.57	62.74	70.87	64.59	85.12	80.91	76.74
43	41.68	62.79	71.28	64.69	85.35	81.02	76.90
44	41.80	62.85	71.69	64.78	85.57	81.12	77.06
45	41.91	62.91	72.10	64.87	85.79	81.22	77.22
46	42.32	63.02	72.74	65.00	86.27	81.57	77.45
47	42.74	63.12	73.38	65.13	86.75	81.91	77.69
48	43.15	63.23	74.01	65.26	87.24	82.26	77.92
49	43.57	63.33	74.65	65.39	87.72	82.60	78.16
50	43.98	63.44	75.29	65.52	88.20	82.95	78.39
51	44.29	63.80	76.70	65.63	89.55	84.01	79.06
52	44.60	64.16	78.11	65.75	90.90	85.07	79.73
53	44.90	64.52	79.53	65.86	92.25	86.14	80.41
54	45.21	64.88	80.94	65.98	93.60	87.20	81.08
55	45.52	65.24	82.35	66.09	94.95	88.26	81.75
56	48.74	69.94	84.82	71.39	97.44	90.11	83.08
57	51.95	74.64	87.29	76.70	99.93	91.95	84.40
58	55.17	79.33	89.75	82.00	102.42	93.80	85.73
59	58.38	84.03	92.22	87.31	104.91	95.64	87.05
60	61.60	88.73	94.69	92.61	107.40	97.49	88.38
61	67.42	94.76	103.33	99.63	116.69	103.53	93.79
62	73.23	100.80	111.97	106.65	125.98	109.57	99.20
63	79.05	106.83	120.61	113.66	135.26	115.62	104.62
64	84.86	112.87	129.25	120.68	144.55	121.66	110.03
65	90.68	118.90	137.89	127.70	153.84	127.70	115.44
66	103.32	132.88	152.38	142.71	169.26	142.71	128.58
67	115.95	146.87	166.87	157.73	184.68	157.73	141.72
68	128.59	160.85	181.37	172.74	200.09	172.74	154.85
69	141.22	174.84	195.86	187.76	215.51	187.76	167.99
70	153.86	188.82	210.35	202.77	230.93	202.77	181.13
71	175.82	214.65	239.39	230.31	261.59	230.31	204.64
72	197.78	240.48	268.43	257.85	292.26	257.85	228.15
73	219.75	266.32	297.48	285.38	322.92	285.38	251.66
74	241.71	292.15	326.52	312.92	353.59	312.92	275.17
75	263.67	317.98	355.56	340.46	384.25	340.46	298.68
76	303.22	359.87	398.23	384.72	430.36	384.72	338.02
77	342.77	401.75	440.89	428.98	476.47	428.98	377.37
78	382.33	443.64	483.56	473.23	522.58	473.23	416.71
79	421.88	485.52	526.22	517.49	568.69	517.49	456.06
80	461.43	527.41	568.89	561.75	614.80	561.75	495.40
81	503.62	575.36	618.67	612.82	668.60	612.82	540.44
82	545.80	623.31	668.45	663.89	722.39	663.89	585.47
83	587.99	671.25	718.23	714.96	776.19	714.96	630.51
84	630.17	719.20	768.01	766.03	829.98	766.03	675.54
85	672.36	767.15	817.79	817.10	883.78	817.10	720.58
86	748.83	850.26	910.23	905.62	983.68	905.62	798.64
87	825.29	933.37	1,002.68	994.14	1,083.59	994.14	876.71
88	901.76	1,016.47	1,095.12	1,082.66	1,183.49	1,082.66	954.77
89	978.22	1,099.58	1,187.57	1,171.18	1,283.40	1,171.18	1,032.84
90	1,054.69	1,182.69	1,280.01	1,259.70	1,383.30	1,259.70	1,110.90
91	1,153.57	1,306.55	1,404.46	1,391.63	1,517.79	1,391.63	1,227.24
92	1,252.45	1,430.42	1,528.91	1,523.55	1,652.28	1,523.55	1,343.59
93	1,351.32	1,554.28	1,653.35	1,655.48	1,786.76	1,655.48	1,459.93
94	1,450.20	1,678.14	1,777.80	1,787.40	1,921.25	1,787.40	1,576.27

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
1095 x Daily Maximum							
Age	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	44.24	70.72	77.64	68.42	91.27	88.40	84.50
26	44.94	71.45	78.05	69.32	92.17	89.18	85.13
27	45.64	72.17	78.46	70.22	93.06	89.97	85.76
28	46.33	72.90	78.88	71.13	93.96	90.75	86.38
29	47.03	73.62	79.29	72.03	94.85	91.54	87.01
30	47.73	74.35	79.70	72.93	95.75	92.32	87.64
31	48.43	74.89	80.08	73.83	96.65	93.09	88.25
32	49.13	75.43	80.46	74.73	97.54	93.87	88.86
33	49.82	75.97	80.83	75.64	98.44	94.64	89.47
34	50.52	76.51	81.21	76.54	99.33	95.42	90.08
35	51.22	77.05	81.59	77.44	100.23	96.19	90.69
36	51.79	77.32	82.74	78.08	101.30	97.08	91.61
37	52.36	77.59	83.89	78.72	102.37	97.97	92.53
38	52.92	77.86	85.03	79.37	103.44	98.86	93.44
39	53.49	78.13	86.18	80.01	104.51	99.75	94.36
40	54.06	78.40	87.33	80.65	105.58	100.64	95.28
41	54.21	78.53	87.81	80.66	105.82	100.73	95.45
42	54.35	78.66	88.29	80.66	106.06	100.82	95.61
43	54.50	78.78	88.78	80.67	106.31	100.91	95.78
44	54.64	78.91	89.26	80.67	106.55	101.00	95.94
45	54.79	79.04	89.74	80.68	106.79	101.09	96.11
46	54.87	79.08	91.02	80.91	107.96	102.06	96.91
47	54.95	79.12	92.30	81.15	109.13	103.02	97.71
48	55.03	79.16	93.58	81.38	110.29	103.99	98.51
49	55.11	79.20	94.86	81.62	111.46	104.95	99.31
50	55.19	79.24	96.14	81.85	112.63	105.92	100.11
51	55.66	80.19	97.35	82.50	113.67	106.64	100.38
52	56.12	81.14	98.56	83.15	114.71	107.36	100.65
53	56.59	82.08	99.78	83.79	115.76	108.09	100.92
54	57.05	83.03	100.99	84.44	116.80	108.81	101.19
55	57.52	83.98	102.20	85.09	117.84	109.53	101.46
56	60.51	88.82	106.68	90.65	122.54	113.29	102.72
57	63.49	93.66	111.17	96.22	127.24	117.04	103.98
58	66.48	98.50	115.65	101.78	131.95	120.80	105.24
59	69.46	103.34	120.14	107.35	136.65	124.55	106.50
60	72.45	108.18	124.62	112.91	141.35	128.31	107.76
61	79.15	116.84	134.53	122.87	151.94	135.19	115.62
62	85.86	125.50	144.43	132.82	162.53	142.06	123.48
63	92.56	134.15	154.34	142.78	173.13	148.94	131.34
64	99.27	142.81	164.24	152.73	183.72	155.81	139.20
65	105.97	151.47	174.15	162.69	194.31	162.69	147.06
66	121.69	169.37	193.61	181.91	215.05	181.91	163.88
67	137.41	187.28	213.07	201.13	235.79	201.13	180.70
68	153.14	205.18	232.53	220.36	256.54	220.36	197.53
69	168.86	223.09	251.99	239.58	277.28	239.58	214.35
70	184.58	240.99	271.45	258.80	298.02	258.80	231.17
71	213.95	273.93	310.77	293.92	339.58	293.92	261.15
72	243.32	306.87	350.09	329.03	381.14	329.03	291.13
73	272.68	339.82	389.42	364.15	422.71	364.15	321.10
74	302.05	372.76	428.74	399.26	464.27	399.26	351.08
75	331.42	405.70	468.06	434.38	505.83	434.38	381.06
76	381.13	459.14	524.23	490.85	566.53	490.85	431.26
77	430.84	512.58	580.39	547.32	627.23	547.32	481.46
78	480.56	566.03	636.56	603.79	687.92	603.79	531.66
79	530.27	619.47	692.72	660.26	748.62	660.26	581.86
80	579.98	672.91	748.89	716.73	809.32	716.73	632.06
81	633.01	734.08	814.42	781.89	880.14	781.89	689.52
82	686.03	795.26	879.95	847.04	950.96	847.04	746.98
83	739.06	856.43	945.48	912.20	1,021.77	912.20	804.44
84	792.08	917.61	1,011.01	977.35	1,092.59	977.35	861.90
85	845.11	978.78	1,076.54	1,042.51	1,163.41	1,042.51	919.36
86	941.22	1,084.81	1,198.23	1,155.45	1,294.92	1,155.45	1,018.96
87	1,037.33	1,190.85	1,319.93	1,268.38	1,426.44	1,268.38	1,118.56
88	1,133.45	1,296.88	1,441.62	1,381.32	1,557.95	1,381.32	1,218.15
89	1,229.56	1,402.92	1,563.32	1,494.25	1,689.47	1,494.25	1,317.75
90	1,325.67	1,508.95	1,685.01	1,607.19	1,820.98	1,607.19	1,417.35
91	1,449.96	1,666.98	1,848.83	1,775.51	1,998.02	1,775.51	1,565.79
92	1,574.24	1,825.01	2,012.66	1,943.84	2,175.06	1,943.84	1,714.23
93	1,698.53	1,983.04	2,176.48	2,112.16	2,352.10	2,112.16	1,862.66
94	1,822.81	2,141.07	2,340.30	2,280.48	2,529.14	2,280.48	2,011.10

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
1460 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	48.23	77.85	86.64	75.31	101.85	98.66	94.30
26	48.85	78.75	87.19	76.41	102.96	99.63	95.10
27	49.46	79.65	87.74	77.50	104.06	100.61	95.90
28	50.08	80.56	88.28	78.60	105.17	101.58	96.69
29	50.69	81.46	88.83	79.69	106.27	102.56	97.49
30	51.31	82.36	89.38	80.79	107.38	103.53	98.29
31	51.92	83.06	89.89	81.89	108.48	104.50	99.07
32	52.54	83.75	90.39	82.98	109.59	105.47	99.84
33	53.15	84.45	90.90	84.08	110.69	106.43	100.62
34	53.77	85.14	91.40	85.17	111.80	107.40	101.39
35	54.38	85.84	91.91	86.27	112.90	108.37	102.17
36	55.04	86.19	93.10	87.03	113.98	109.25	103.09
37	55.70	86.54	94.29	87.80	115.06	110.13	104.00
38	56.35	86.88	95.48	88.56	116.14	111.00	104.92
39	57.01	87.23	96.67	89.33	117.22	111.88	105.83
40	57.67	87.58	97.86	90.09	118.30	112.76	106.75
41	57.88	87.60	98.30	90.15	118.45	112.86	106.83
42	58.08	87.61	98.74	90.20	118.60	112.96	106.91
43	58.29	87.63	99.17	90.26	118.76	113.06	107.00
44	58.49	87.64	99.61	90.31	118.91	113.16	107.08
45	58.70	87.66	100.05	90.37	119.06	113.26	107.16
46	58.79	87.85	101.90	90.60	120.86	114.69	108.49
47	58.89	88.04	103.75	90.83	122.65	116.12	109.82
48	58.98	88.24	105.59	91.07	124.45	117.55	111.15
49	59.08	88.43	107.44	91.30	126.24	118.98	112.48
50	59.17	88.62	109.29	91.53	128.04	120.41	113.81
51	59.77	89.48	110.19	92.06	128.67	120.72	113.98
52	60.37	90.35	111.08	92.59	129.30	121.02	114.14
53	60.98	91.21	111.98	93.11	129.92	121.33	114.31
54	61.58	92.08	112.87	93.64	130.55	121.63	114.47
55	62.18	92.94	113.77	94.17	131.18	121.94	114.64
56	66.05	99.04	118.81	101.10	136.47	126.17	116.30
57	69.93	105.14	123.85	108.03	141.76	130.40	117.96
58	73.80	111.23	128.90	114.97	147.06	134.64	119.62
59	77.68	117.33	133.94	121.90	152.35	138.87	121.28
60	81.55	123.43	138.98	128.83	157.64	143.10	122.94
61	88.00	132.36	150.00	139.18	169.42	150.59	130.99
62	94.45	141.30	161.01	149.52	181.20	158.08	139.05
63	100.89	150.23	172.03	159.87	192.97	165.58	147.10
64	107.34	159.17	183.04	170.21	204.75	173.07	155.16
65	113.79	168.10	194.06	180.56	216.53	180.56	163.21
66	132.05	188.84	217.10	202.82	241.14	202.82	182.71
67	150.32	209.58	240.15	225.09	265.74	225.09	202.22
68	168.58	230.32	263.19	247.35	290.35	247.35	221.72
69	186.85	251.06	286.24	269.62	314.95	269.62	241.23
70	205.11	271.80	309.28	291.88	339.56	291.88	260.73
71	238.30	309.84	352.13	332.44	384.81	332.44	295.37
72	271.49	347.88	394.98	373.00	430.05	373.00	330.02
73	304.68	385.92	437.84	413.55	475.30	413.55	364.66
74	337.87	423.96	480.69	454.11	520.54	454.11	399.31
75	371.06	462.00	523.54	494.67	565.79	494.67	433.95
76	430.61	528.99	594.74	565.51	642.74	565.51	496.88
77	490.17	595.99	665.94	636.35	719.68	636.35	559.81
78	549.72	662.98	737.14	707.18	796.63	707.18	622.73
79	609.28	729.98	808.34	778.02	873.57	778.02	685.66
80	668.83	796.97	879.54	848.86	950.52	848.86	748.59
81	729.98	869.42	956.50	926.03	1,033.69	926.03	816.64
82	791.13	941.87	1,033.47	1,003.20	1,116.86	1,003.20	884.69
83	852.29	1,014.32	1,110.43	1,080.36	1,200.04	1,080.36	952.75
84	913.44	1,086.77	1,187.40	1,157.53	1,283.21	1,157.53	1,020.80
85	974.59	1,159.22	1,264.36	1,234.70	1,366.38	1,234.70	1,088.85
86	1,085.42	1,284.80	1,407.29	1,368.46	1,520.84	1,368.46	1,206.81
87	1,196.26	1,410.38	1,550.21	1,502.22	1,675.30	1,502.22	1,324.77
88	1,307.09	1,535.97	1,693.14	1,635.98	1,829.76	1,635.98	1,442.72
89	1,417.93	1,661.55	1,836.06	1,769.74	1,984.22	1,769.74	1,560.68
90	1,528.76	1,787.13	1,978.99	1,903.50	2,138.68	1,903.50	1,678.64
91	1,672.08	1,974.30	2,171.39	2,102.85	2,346.61	2,102.85	1,854.45
92	1,815.41	2,161.47	2,363.80	2,302.21	2,554.54	2,302.21	2,030.26
93	1,958.73	2,348.64	2,556.20	2,501.56	2,762.46	2,501.56	2,206.06
94	2,102.05	2,535.81	2,748.60	2,700.91	2,970.39	2,700.91	2,381.87

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
1825 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	56.28	90.14	100.31	86.07	117.93	114.23	109.16
26	56.82	91.00	100.74	87.71	118.96	115.12	109.86
27	57.37	91.85	101.17	89.34	119.99	116.01	110.56
28	57.91	92.71	101.61	90.98	121.03	116.90	111.25
29	58.46	93.56	102.04	92.61	122.06	117.79	111.95
30	59.00	94.42	102.47	94.25	123.09	118.68	112.65
31	59.63	95.04	102.87	94.75	124.13	119.58	113.34
32	60.26	95.67	103.26	95.24	125.17	120.48	114.03
33	60.89	96.29	103.66	95.74	126.21	121.38	114.73
34	61.52	96.92	104.05	96.23	127.25	122.28	115.42
35	62.15	97.54	104.45	96.73	128.29	123.18	116.11
36	62.76	98.05	106.04	97.87	129.81	124.34	117.23
37	63.37	98.57	107.63	99.01	131.34	125.51	118.35
38	63.97	99.08	109.23	100.15	132.86	126.67	119.46
39	64.58	99.60	110.82	101.29	134.39	127.84	120.58
40	65.19	100.11	112.41	102.43	135.91	129.00	121.70
41	65.46	100.18	112.86	102.53	136.01	129.15	121.99
42	65.74	100.25	113.31	102.63	136.11	129.30	122.27
43	66.01	100.31	113.75	102.73	136.22	129.46	122.56
44	66.29	100.38	114.20	102.83	136.32	129.61	122.84
45	66.56	100.45	114.65	102.93	136.42	129.76	123.13
46	66.68	100.65	115.64	103.03	137.16	130.16	123.41
47	66.80	100.86	116.64	103.13	137.90	130.56	123.70
48	66.91	101.06	117.63	103.23	138.64	130.96	123.98
49	67.03	101.27	118.63	103.33	139.38	131.36	124.27
50	67.15	101.47	119.62	103.43	140.12	131.76	124.55
51	67.54	101.76	120.89	104.33	141.14	132.41	125.02
52	67.93	102.05	122.15	105.23	142.16	133.06	125.49
53	68.32	102.33	123.42	106.14	143.19	133.72	125.97
54	68.71	102.62	124.68	107.04	144.21	134.37	126.44
55	69.10	102.91	125.95	107.94	145.23	135.02	126.91
56	74.24	110.89	132.92	115.67	152.67	141.13	129.98
57	79.37	118.88	139.90	123.40	160.11	147.24	133.05
58	84.51	126.86	146.87	131.13	167.54	153.36	136.12
59	89.64	134.85	153.85	138.86	174.98	159.47	139.19
60	94.78	142.83	160.82	146.59	182.42	165.58	142.26
61	101.64	153.61	174.08	157.39	196.61	172.58	152.01
62	108.51	164.38	187.33	168.19	210.80	179.59	161.76
63	115.37	175.16	200.59	179.00	225.00	186.59	171.50
64	122.24	185.93	213.84	189.80	239.19	193.60	181.25
65	129.10	196.71	227.10	200.60	253.38	200.60	191.00
66	150.58	220.09	253.06	226.21	281.06	226.21	212.97
67	172.06	243.47	279.01	251.82	308.74	251.82	234.94
68	193.53	266.85	304.97	277.43	336.43	277.43	256.90
69	215.01	290.23	330.92	303.04	364.11	303.04	278.87
70	236.49	313.61	356.88	328.65	391.79	328.65	300.84
71	272.56	355.33	403.85	376.32	441.33	376.32	338.77
72	308.63	397.05	450.82	424.00	490.87	424.00	376.70
73	344.70	438.76	497.80	471.67	540.41	471.67	414.64
74	380.77	480.48	544.77	519.35	589.95	519.35	452.57
75	416.84	522.20	591.74	567.02	639.49	567.02	490.50
76	476.32	589.91	663.37	639.95	716.90	639.95	554.10
77	535.79	657.62	735.01	712.88	794.32	712.88	617.69
78	595.27	725.32	806.64	785.81	871.73	785.81	681.29
79	654.74	793.03	878.28	858.74	949.15	858.74	744.88
80	714.22	860.74	949.91	931.67	1,026.56	931.67	808.48
81	780.05	939.39	1,033.48	1,016.43	1,116.87	1,016.43	882.36
82	845.88	1,018.05	1,117.04	1,101.18	1,207.18	1,101.18	956.24
83	911.70	1,096.70	1,200.61	1,185.94	1,297.50	1,185.94	1,030.13
84	977.53	1,175.36	1,284.17	1,270.69	1,387.81	1,270.69	1,104.01
85	1,043.36	1,254.01	1,367.74	1,355.45	1,478.12	1,355.45	1,177.89
86	1,162.21	1,389.50	1,521.95	1,502.49	1,644.78	1,502.49	1,305.15
87	1,281.06	1,524.99	1,676.16	1,649.53	1,811.43	1,649.53	1,432.42
88	1,399.91	1,660.48	1,830.38	1,796.57	1,978.09	1,796.57	1,559.68
89	1,518.76	1,795.97	1,984.59	1,943.61	2,144.74	1,943.61	1,686.95
90	1,637.61	1,931.46	2,138.80	2,090.65	2,311.40	2,090.65	1,814.21
91	1,790.84	2,133.73	2,346.72	2,309.19	2,536.10	2,309.19	2,004.19
92	1,944.07	2,335.99	2,554.64	2,527.72	2,760.79	2,527.72	2,194.18
93	2,097.29	2,538.26	2,762.26	2,746.26	2,985.49	2,746.26	2,384.16
94	2,250.52	2,740.52	2,970.48	2,964.79	3,210.18	2,964.79	2,574.14

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
2190 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	61.63	94.24	104.89	94.13	123.29	119.43	114.14
26	61.82	95.48	105.71	95.50	124.82	120.80	115.29
27	62.02	96.71	106.53	96.87	126.35	122.17	116.43
28	62.21	97.95	107.36	98.25	127.88	123.55	117.58
29	62.41	99.18	108.18	99.62	129.41	124.92	118.72
30	62.60	100.42	109.00	100.99	130.94	126.29	119.87
31	63.55	101.28	109.76	102.23	132.46	127.63	120.98
32	64.49	102.14	110.52	103.47	133.99	128.98	122.08
33	65.44	103.01	111.28	104.71	135.51	130.32	123.19
34	66.38	103.87	112.04	105.95	137.04	131.67	124.29
35	67.33	104.73	112.80	107.19	138.56	133.01	125.40
36	67.91	105.24	114.39	108.18	140.04	134.24	126.48
37	68.48	105.75	115.98	109.18	141.53	135.47	127.55
38	69.06	106.27	117.58	110.17	143.01	136.70	128.63
39	69.63	106.78	119.17	111.17	144.50	137.93	129.70
40	70.21	107.29	120.76	112.16	145.98	139.16	130.78
41	70.48	107.31	121.20	112.39	146.05	139.22	131.09
42	70.75	107.33	121.64	112.63	146.12	139.27	131.40
43	71.01	107.34	122.09	112.86	146.20	139.33	131.72
44	71.28	107.36	122.53	113.10	146.27	139.38	132.03
45	71.55	107.38	122.97	113.33	146.34	139.44	132.34
46	71.57	107.70	123.95	113.55	147.03	139.73	132.73
47	71.59	108.03	124.93	113.76	147.72	140.01	133.12
48	71.61	108.35	125.90	113.98	148.41	140.30	133.51
49	71.63	108.68	126.88	114.19	149.10	140.58	133.90
50	71.65	109.00	127.86	114.41	149.79	140.87	134.29
51	72.00	109.51	129.11	115.41	150.75	141.44	134.60
52	72.34	110.01	130.35	116.42	151.72	142.01	134.91
53	72.69	110.52	131.60	117.42	152.68	142.59	135.23
54	73.03	111.02	132.84	118.43	153.65	143.16	135.54
55	73.38	111.53	134.09	119.43	154.61	143.73	135.85
56	78.10	119.91	141.82	127.53	162.87	150.56	139.24
57	82.82	128.29	149.54	135.63	171.14	157.38	142.63
58	87.55	136.66	157.27	143.72	179.40	164.21	146.03
59	92.27	145.04	164.99	151.82	187.67	171.03	149.42
60	96.99	153.42	172.72	159.92	195.93	177.86	152.81
61	105.60	165.30	187.32	170.73	211.57	185.08	163.57
62	114.21	177.18	201.92	181.54	227.21	192.31	174.33
63	122.82	189.05	216.51	192.36	242.84	199.53	185.10
64	131.43	200.93	231.11	203.17	258.48	206.76	195.86
65	140.04	212.81	245.71	213.98	274.12	213.98	206.62
66	162.71	237.91	273.57	241.97	303.83	241.97	230.20
67	185.38	263.01	301.42	269.96	333.54	269.96	253.79
68	208.04	288.12	329.28	297.94	363.24	297.94	277.37
69	230.71	313.22	357.13	325.93	392.95	325.93	300.96
70	253.38	338.32	384.99	353.92	422.66	353.92	324.54
71	292.34	383.25	435.58	405.40	476.01	405.40	365.39
72	331.30	428.17	486.17	456.89	529.36	456.89	406.24
73	370.25	473.10	536.75	508.37	582.70	508.37	447.08
74	409.21	518.02	587.34	559.86	636.05	559.86	487.93
75	448.17	562.95	637.93	611.34	689.40	611.34	528.78
76	512.37	636.06	715.28	690.13	772.99	690.13	597.45
77	576.56	709.16	792.63	768.92	856.58	768.92	666.11
78	640.76	782.27	869.97	847.70	940.18	847.70	734.78
79	704.95	855.37	947.32	926.49	1,023.77	926.49	803.44
80	769.15	928.48	1,024.67	1,005.28	1,107.36	1,005.28	872.11
81	839.64	1,013.33	1,114.82	1,097.18	1,204.79	1,097.18	951.82
82	910.13	1,098.19	1,204.98	1,189.08	1,302.22	1,189.08	1,031.53
83	980.63	1,183.04	1,295.13	1,280.99	1,399.64	1,280.99	1,111.23
84	1,051.12	1,267.90	1,385.29	1,372.89	1,497.07	1,372.89	1,190.94
85	1,121.61	1,352.75	1,475.44	1,464.79	1,594.50	1,464.79	1,270.65
86	1,249.48	1,498.93	1,641.82	1,623.29	1,774.31	1,623.29	1,407.95
87	1,377.36	1,645.12	1,808.21	1,781.79	1,954.12	1,781.79	1,545.26
88	1,505.23	1,791.30	1,974.59	1,940.28	2,133.93	1,940.28	1,682.56
89	1,633.11	1,937.49	2,140.98	2,098.78	2,313.74	2,098.78	1,819.87
90	1,760.98	2,083.67	2,307.36	2,257.28	2,493.55	2,257.28	1,957.17
91	1,925.78	2,302.03	2,531.84	2,493.82	2,736.14	2,493.82	2,162.27
92	2,090.59	2,520.39	2,756.32	2,730.37	2,978.73	2,730.37	2,367.38
93	2,255.39	2,738.74	2,980.79	2,966.91	3,221.31	2,966.91	2,572.48
94	2,420.19	2,957.10	3,205.27	3,203.45	3,463.90	3,203.45	2,777.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
2920 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	65.84	104.43	113.89	102.91	133.86	129.65	123.92
26	66.53	105.53	114.59	104.41	135.30	130.92	124.96
27	67.23	106.64	115.30	105.90	136.74	132.20	126.00
28	67.92	107.74	116.00	107.40	138.17	133.47	127.03
29	68.62	108.85	116.71	108.89	139.61	134.75	128.07
30	69.31	109.95	117.41	110.39	141.05	136.02	129.11
31	70.14	110.92	118.27	111.58	142.74	137.51	130.35
32	70.98	111.89	119.13	112.77	144.43	139.01	131.58
33	71.81	112.86	119.98	113.97	146.12	140.50	132.82
34	72.65	113.83	120.84	115.16	147.81	142.00	134.05
35	73.48	114.80	121.70	116.35	149.50	143.49	135.29
36	74.00	115.23	123.39	117.21	151.07	144.78	136.38
37	74.52	115.65	125.08	118.08	152.63	146.08	137.46
38	75.04	116.08	126.76	118.94	154.20	147.37	138.55
39	75.56	116.50	128.45	119.81	155.76	148.67	139.63
40	76.08	116.93	130.14	120.67	157.33	149.96	140.72
41	76.35	117.03	130.63	120.83	157.42	150.09	141.04
42	76.62	117.14	131.12	120.99	157.51	150.23	141.36
43	76.88	117.24	131.61	121.14	157.61	150.36	141.69
44	77.15	117.35	132.10	121.30	157.70	150.50	142.01
45	77.42	117.45	132.59	121.46	157.79	150.63	142.33
46	77.52	117.70	133.56	121.77	158.44	150.79	142.61
47	77.62	117.95	134.54	122.07	159.09	150.96	142.89
48	77.72	118.20	135.51	122.38	159.74	151.12	143.16
49	77.82	118.45	136.49	122.68	160.39	151.29	143.44
50	77.92	118.70	137.46	122.99	161.04	151.45	143.72
51	78.23	120.29	138.61	124.73	161.85	151.86	144.13
52	78.55	121.88	139.76	126.47	162.67	152.27	144.54
53	78.86	123.47	140.90	128.21	163.48	152.68	144.96
54	79.18	125.06	142.05	129.95	164.30	153.09	145.37
55	79.49	126.65	143.20	131.69	165.11	153.50	145.78
56	84.53	135.12	151.62	140.75	174.12	160.96	150.29
57	89.57	143.58	160.04	149.81	183.14	168.42	154.79
58	94.61	152.05	168.45	158.88	192.15	175.87	159.30
59	99.65	160.51	176.87	167.94	201.17	183.33	163.80
60	104.69	168.98	185.29	177.00	210.18	190.79	168.31
61	114.29	180.43	201.08	188.69	227.11	199.72	178.58
62	123.89	191.88	216.87	200.38	244.04	208.65	188.85
63	133.50	203.34	232.66	212.07	260.96	217.59	199.12
64	143.10	214.79	248.45	223.76	277.89	226.52	209.39
65	152.70	226.24	264.24	235.45	294.82	235.45	219.66
66	177.02	253.97	294.82	265.70	327.45	265.70	245.73
67	201.34	281.69	325.40	295.95	360.08	295.95	271.80
68	225.66	309.42	355.99	326.21	392.72	326.21	297.87
69	249.98	337.14	386.57	356.46	425.35	356.46	323.94
70	274.30	364.87	417.15	386.71	457.98	386.71	350.01
71	315.71	415.95	472.13	442.87	515.87	442.87	396.54
72	357.12	467.04	527.11	499.02	573.77	499.02	443.06
73	398.54	518.12	582.09	555.18	631.66	555.18	489.59
74	439.95	569.21	637.07	611.33	689.56	611.33	536.11
75	481.36	620.29	692.05	667.49	747.45	667.49	582.64
76	551.83	701.48	775.49	754.23	837.58	754.23	658.90
77	622.30	782.68	858.94	840.98	927.71	840.98	735.17
78	692.76	863.87	942.38	927.72	1,017.84	927.72	811.43
79	763.23	945.07	1,025.83	1,014.47	1,107.97	1,014.47	887.70
80	833.70	1,026.26	1,109.27	1,101.21	1,198.10	1,101.21	963.96
81	909.91	1,119.78	1,206.58	1,201.37	1,303.20	1,201.37	1,051.80
82	986.13	1,213.29	1,303.89	1,301.53	1,408.29	1,301.53	1,139.64
83	1,062.34	1,306.81	1,401.19	1,401.68	1,513.39	1,401.68	1,227.49
84	1,138.56	1,400.32	1,498.50	1,501.84	1,618.48	1,501.84	1,315.33
85	1,214.77	1,493.84	1,595.81	1,602.00	1,723.58	1,602.00	1,403.17
86	1,353.45	1,655.35	1,776.00	1,775.80	1,918.04	1,775.80	1,554.87
87	1,492.13	1,816.86	1,956.20	1,949.60	2,112.49	1,949.60	1,706.57
88	1,630.81	1,978.37	2,136.39	2,123.39	2,306.95	2,123.39	1,858.27
89	1,769.49	2,139.88	2,316.59	2,297.19	2,501.40	2,297.19	2,009.97
90	1,908.17	2,301.39	2,496.78	2,470.99	2,695.86	2,470.99	2,161.67
91	2,086.74	2,542.41	2,739.60	2,729.47	2,957.96	2,729.47	2,388.07
92	2,265.31	2,783.44	2,982.42	2,987.96	3,220.07	2,987.96	2,614.46
93	2,443.87	3,024.46	3,225.23	3,246.44	3,482.17	3,246.44	2,840.86
94	2,622.44	3,265.48	3,468.05	3,504.92	3,744.27	3,504.92	3,067.25

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
3650 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	70.05	114.62	122.90	111.69	144.43	139.87	133.70
26	71.24	115.59	123.49	113.31	145.77	141.05	134.63
27	72.44	116.57	124.07	114.93	147.12	142.22	135.56
28	73.63	117.54	124.66	116.55	148.46	143.40	136.49
29	74.83	118.52	125.24	118.17	149.81	144.57	137.42
30	76.02	119.49	125.83	119.79	151.15	145.75	138.35
31	76.74	120.57	126.78	120.93	153.01	147.39	139.72
32	77.46	121.65	127.73	122.07	154.87	149.04	141.08
33	78.18	122.72	128.69	123.22	156.73	150.68	142.45
34	78.90	123.80	129.64	124.36	158.59	152.33	143.81
35	79.62	124.88	130.59	125.50	160.45	153.97	145.18
36	80.09	125.22	132.38	126.24	162.09	155.33	146.28
37	80.55	125.56	134.16	126.98	163.74	156.69	147.38
38	81.02	125.89	135.95	127.71	165.38	158.04	148.47
39	81.48	126.23	137.73	128.45	167.03	159.40	149.57
40	81.95	126.57	139.52	129.19	168.67	160.76	150.67
41	82.22	126.76	140.06	129.27	168.78	160.97	151.00
42	82.49	126.95	140.60	129.35	168.90	161.18	151.33
43	82.76	127.14	141.13	129.44	169.01	161.40	151.67
44	83.03	127.33	141.67	129.52	169.13	161.61	152.00
45	83.30	127.52	142.21	129.60	169.24	161.82	152.33
46	83.48	127.70	143.18	129.99	169.85	161.86	152.49
47	83.66	127.87	144.15	130.39	170.46	161.90	152.66
48	83.83	128.05	145.12	130.78	171.08	161.95	152.82
49	84.01	128.22	146.09	131.18	171.69	161.99	152.99
50	84.19	128.40	147.06	131.57	172.30	162.03	153.15
51	84.47	131.08	148.11	134.05	172.96	162.28	153.66
52	84.76	133.75	149.16	136.53	173.62	162.53	154.18
53	85.04	136.43	150.22	139.00	174.29	162.77	154.69
54	85.33	139.10	151.27	141.48	174.95	163.02	155.21
55	85.61	141.78	152.32	143.96	175.61	163.27	155.72
56	90.97	150.33	161.43	153.98	185.37	171.36	161.34
57	96.33	158.89	170.54	164.00	195.14	179.45	166.96
58	101.68	167.44	179.64	174.03	204.90	187.55	172.57
59	107.04	176.00	188.75	184.05	214.67	195.64	178.19
60	112.40	184.55	197.86	194.07	224.43	203.73	183.81
61	122.99	195.57	214.84	206.64	242.65	214.37	193.59
62	133.58	206.60	231.83	219.21	260.86	225.00	203.37
63	144.17	217.62	248.81	231.77	279.08	235.64	213.14
64	154.76	228.65	265.80	244.34	297.29	246.27	222.92
65	165.35	239.67	282.78	256.91	315.51	256.91	232.70
66	191.33	270.02	316.09	289.43	351.07	289.43	261.26
67	217.30	300.37	349.39	321.95	386.63	321.95	289.81
68	243.28	330.73	382.70	354.46	422.18	354.46	318.37
69	269.25	361.08	416.00	386.98	457.74	386.98	346.92
70	295.23	391.43	449.31	419.50	493.30	419.50	375.48
71	339.10	448.67	508.68	480.33	555.74	480.33	427.68
72	382.96	505.91	568.05	541.16	618.18	541.16	479.89
73	426.83	563.16	627.43	601.98	680.61	601.98	532.09
74	470.69	620.40	686.80	662.81	743.05	662.81	584.30
75	514.56	677.64	746.17	723.64	805.49	723.64	636.50
76	591.30	766.92	835.71	818.34	902.16	818.34	720.36
77	668.03	856.20	925.25	913.04	998.83	913.04	804.23
78	744.77	945.48	1,014.79	1,007.74	1,095.51	1,007.74	888.09
79	821.50	1,034.76	1,104.33	1,102.44	1,192.18	1,102.44	971.96
80	898.24	1,124.04	1,193.87	1,197.14	1,288.85	1,197.14	1,055.82
81	980.18	1,226.22	1,298.33	1,305.55	1,401.61	1,305.55	1,151.80
82	1,062.12	1,328.40	1,402.79	1,413.97	1,514.37	1,413.97	1,247.77
83	1,144.06	1,430.57	1,507.26	1,522.38	1,627.14	1,522.38	1,343.75
84	1,226.00	1,532.75	1,611.72	1,630.80	1,739.90	1,630.80	1,439.72
85	1,307.94	1,634.93	1,716.18	1,739.21	1,852.66	1,739.21	1,535.70
86	1,457.42	1,811.76	1,910.18	1,928.31	2,061.76	1,928.31	1,701.79
87	1,606.90	1,988.60	2,104.19	2,117.41	2,270.86	2,117.41	1,867.88
88	1,756.39	2,165.43	2,298.19	2,306.50	2,479.97	2,306.50	2,033.98
89	1,905.87	2,342.27	2,492.20	2,495.60	2,689.07	2,495.60	2,200.07
90	2,055.35	2,519.10	2,686.20	2,684.70	2,898.17	2,684.70	2,366.16
91	2,247.69	2,782.79	2,947.36	2,965.12	3,179.79	2,965.12	2,613.85
92	2,440.02	3,046.49	3,208.52	3,245.55	3,461.40	3,245.55	2,861.54
93	2,632.36	3,310.18	3,469.67	3,525.97	3,743.02	3,525.97	3,109.23
94	2,824.69	3,573.87	3,730.83	3,806.39	4,024.63	3,806.39	3,356.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
Unlimited							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	82.12	139.56	149.62	135.02	175.86	170.34	162.82
26	83.39	140.96	150.56	136.77	177.77	172.03	164.20
27	84.67	142.36	151.51	138.52	179.68	173.72	165.58
28	85.94	143.76	152.45	140.27	181.59	175.40	166.96
29	87.22	145.16	153.40	142.02	183.50	177.09	168.34
30	88.49	146.56	154.34	143.77	185.41	178.78	169.72
31	89.76	147.60	155.21	145.52	187.32	180.45	171.06
32	91.03	148.64	156.09	147.27	189.23	182.12	172.40
33	92.31	149.67	156.96	149.01	191.15	183.79	173.74
34	93.58	150.71	157.84	150.76	193.06	185.46	175.08
35	94.85	151.75	158.71	152.51	194.97	187.13	176.42
36	95.27	151.91	160.61	153.40	196.64	188.46	177.46
37	95.68	152.08	162.50	154.28	198.31	189.80	178.51
38	96.10	152.24	164.40	155.17	199.98	191.13	179.55
39	96.51	152.41	166.29	156.05	201.65	192.47	180.60
40	96.93	152.57	168.19	156.94	203.32	193.80	181.64
41	96.97	152.76	168.79	157.20	203.40	193.99	181.98
42	97.00	152.94	169.39	157.46	203.47	194.18	182.32
43	97.04	153.13	169.98	157.73	203.55	194.37	182.65
44	97.07	153.31	170.58	157.99	203.62	194.56	182.99
45	97.11	153.50	171.18	158.25	203.70	194.75	183.33
46	97.32	153.96	172.63	158.78	204.77	195.12	183.83
47	97.53	154.42	174.08	159.31	205.84	195.49	184.32
48	97.73	154.87	175.53	159.84	206.91	195.85	184.82
49	97.94	155.33	176.98	160.37	207.98	196.22	185.31
50	98.15	155.79	178.43	160.90	209.05	196.59	185.81
51	98.37	158.80	179.45	163.33	209.56	196.61	186.17
52	98.59	161.80	180.46	165.76	210.07	196.63	186.54
53	98.82	164.81	181.48	168.20	210.57	196.64	186.90
54	99.04	167.81	182.49	170.63	211.08	196.66	187.27
55	99.26	170.82	183.51	173.06	211.59	196.68	187.63
56	106.32	182.65	196.12	186.45	225.21	208.12	195.91
57	113.38	194.47	208.73	199.84	238.82	219.56	204.19
58	120.43	206.30	221.34	213.23	252.44	230.99	212.47
59	127.49	218.12	233.95	226.62	266.05	242.43	220.75
60	134.55	229.95	246.56	240.01	279.67	253.87	229.03
61	146.66	242.01	265.74	254.36	300.16	265.45	239.59
62	158.78	254.07	284.92	268.71	320.64	277.03	250.15
63	170.89	266.14	304.10	283.07	341.13	288.61	260.70
64	183.01	278.20	323.28	297.42	361.61	300.19	271.26
65	195.12	290.26	342.46	311.77	382.10	311.77	281.82
66	225.10	321.19	376.11	344.97	417.82	344.97	310.81
67	255.09	352.12	409.76	378.17	453.54	378.17	339.80
68	285.07	383.04	443.41	411.37	489.26	411.37	368.79
69	315.06	413.97	477.06	444.57	524.98	444.57	397.78
70	345.04	444.90	510.71	477.77	560.70	477.77	426.77
71	396.05	510.14	578.20	547.34	631.87	547.34	486.27
72	447.06	575.38	645.68	616.91	703.05	616.91	545.77
73	498.08	640.62	713.17	686.48	774.22	686.48	605.28
74	549.09	705.86	780.65	756.05	845.40	756.05	664.78
75	600.10	771.10	848.14	825.62	916.57	825.62	724.28
76	690.11	872.68	949.92	932.95	1,028.56	932.95	819.70
77	780.13	974.26	1,051.69	1,040.28	1,136.55	1,040.28	915.11
78	870.14	1,075.84	1,153.47	1,147.62	1,246.54	1,147.62	1,010.53
79	960.16	1,177.42	1,255.24	1,254.95	1,356.53	1,254.95	1,105.94
80	1,050.17	1,279.00	1,357.02	1,362.28	1,466.52	1,362.28	1,201.36
81	1,146.18	1,395.27	1,475.76	1,486.12	1,594.84	1,486.12	1,310.58
82	1,242.20	1,511.55	1,594.50	1,609.97	1,723.16	1,609.97	1,419.79
83	1,338.21	1,627.82	1,713.23	1,733.81	1,851.47	1,733.81	1,529.01
84	1,434.23	1,744.10	1,831.97	1,857.66	1,979.79	1,857.66	1,638.22
85	1,530.24	1,860.37	1,950.71	1,981.50	2,108.11	1,981.50	1,747.44
86	1,704.27	2,061.91	2,171.23	2,196.16	2,346.42	2,196.16	1,936.74
87	1,878.30	2,263.45	2,391.74	2,410.82	2,584.73	2,410.82	2,126.04
88	2,052.32	2,464.98	2,612.26	2,625.48	2,823.04	2,625.48	2,315.35
89	2,226.35	2,666.52	2,832.77	2,840.14	3,061.35	2,840.14	2,504.65
90	2,400.38	2,868.06	3,053.29	3,054.80	3,299.66	3,054.80	2,693.95
91	2,625.42	3,168.44	3,350.14	3,374.73	3,620.46	3,374.73	2,976.09
92	2,850.46	3,468.81	3,646.98	3,694.67	3,941.26	3,694.67	3,258.24
93	3,075.49	3,769.19	3,943.83	4,014.60	4,262.06	4,014.60	3,540.38
94	3,300.53	4,069.56	4,240.67	4,334.53	4,582.86	4,334.53	3,822.52

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Age	Individual						
	365 x Daily Maximum						
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	38.63	65.14	72.24	63.03	84.91	82.25	78.63
26	39.33	65.84	72.62	63.88	85.76	82.98	79.23
27	40.03	66.52	73.04	64.72	86.63	83.75	79.82
28	40.73	67.20	73.44	65.57	87.47	84.50	80.42
29	41.43	67.88	73.84	66.42	88.34	85.25	81.02
30	42.12	68.58	74.24	67.27	89.19	85.99	81.62
31	42.82	69.10	74.60	68.12	90.03	86.73	82.20
32	43.50	69.61	74.95	68.98	90.88	87.46	82.78
33	44.20	70.13	75.33	69.81	91.73	88.21	83.38
34	44.88	70.64	75.68	70.66	92.58	88.94	83.96
35	45.58	71.16	76.05	71.51	93.43	89.67	84.55
36	46.10	71.51	77.15	72.21	94.46	90.53	85.43
37	46.60	71.86	78.24	72.89	95.49	91.38	86.33
38	47.11	72.19	79.34	73.59	96.52	92.25	87.19
39	47.61	72.54	80.46	74.29	97.55	93.09	88.07
40	48.13	72.89	81.55	74.98	98.58	93.96	88.95
41	48.26	72.97	82.02	75.08	98.83	94.08	89.15
42	48.39	73.04	82.50	75.18	99.08	94.19	89.34
43	48.53	73.09	82.98	75.30	99.36	94.31	89.52
44	48.66	73.17	83.45	75.42	99.61	94.43	89.70
45	48.79	73.24	83.93	75.52	99.86	94.54	89.89
46	49.26	73.35	84.68	75.67	100.43	94.96	90.17
47	49.76	73.47	85.43	75.82	100.99	95.36	90.43
48	50.24	73.60	86.16	75.97	101.56	95.76	90.70
49	50.72	73.72	86.91	76.12	102.11	96.15	90.98
50	51.20	73.85	87.64	76.27	102.67	96.57	91.25
51	51.55	74.27	89.29	76.40	104.25	97.80	92.03
52	51.92	74.69	90.93	76.55	105.82	99.03	92.81
53	52.27	75.10	92.58	76.66	107.40	100.28	93.61
54	52.63	75.53	94.23	76.81	108.96	101.51	94.39
55	52.98	75.95	95.87	76.93	110.54	102.74	95.17
56	56.74	81.42	98.73	83.10	113.43	104.90	96.72
57	60.48	86.89	101.61	89.29	116.33	107.05	98.25
58	64.23	92.35	104.49	95.46	119.22	109.19	99.80
59	67.97	97.82	107.35	101.64	122.13	111.34	101.34
60	71.71	103.29	110.22	107.81	125.02	113.48	102.89
61	78.48	110.31	120.28	115.98	135.83	120.52	109.18
62	85.25	117.34	130.35	124.16	146.66	127.55	115.48
63	92.03	124.36	140.41	132.31	157.45	134.59	121.78
64	98.78	131.39	150.47	140.49	168.28	141.62	128.08
65	105.57	138.41	160.51	148.66	179.09	148.66	134.39
66	120.27	154.69	177.39	166.13	197.03	166.13	149.69
67	134.99	170.97	194.26	183.61	214.99	183.61	164.97
68	149.69	187.25	211.13	201.09	232.92	201.09	180.27
69	164.39	203.53	228.00	218.57	250.88	218.57	195.55
70	179.11	219.80	244.88	236.05	268.82	236.05	210.85
71	204.67	249.88	278.67	268.11	304.51	268.11	238.22
72	230.24	279.95	312.48	300.17	340.22	300.17	265.60
73	255.82	310.02	346.30	332.22	375.90	332.22	292.95
74	281.38	340.10	380.10	364.26	411.61	364.26	320.33
75	306.94	370.17	413.90	396.33	447.31	396.33	347.70
76	352.97	418.93	463.58	447.85	500.98	447.85	393.48
77	399.02	467.69	513.24	499.38	554.66	499.38	439.30
78	445.07	516.44	562.91	550.89	608.34	550.89	485.10
79	491.12	565.19	612.57	602.41	662.01	602.41	530.90
80	537.15	613.96	662.24	653.94	715.69	653.94	576.70
81	586.26	669.77	720.20	713.38	778.32	713.38	629.13
82	635.37	725.60	778.15	772.83	840.93	772.83	681.55
83	684.47	781.41	836.09	832.28	903.56	832.28	733.98
84	733.58	837.22	894.05	891.73	966.19	891.73	786.40
85	782.69	893.05	951.98	951.19	1,028.81	951.19	838.83
86	871.71	989.78	1,059.60	1,054.23	1,145.11	1,054.23	929.70
87	960.72	1,086.54	1,167.23	1,157.28	1,261.40	1,157.28	1,020.58
88	1,049.74	1,183.27	1,274.82	1,260.32	1,377.70	1,260.32	1,111.45
89	1,138.74	1,280.03	1,382.45	1,363.38	1,494.01	1,363.38	1,202.33
90	1,227.76	1,376.76	1,490.06	1,466.42	1,610.30	1,466.42	1,293.20
91	1,342.87	1,520.96	1,634.93	1,619.99	1,766.85	1,619.99	1,428.63
92	1,457.99	1,665.15	1,779.81	1,773.57	1,923.43	1,773.57	1,564.07
93	1,573.06	1,809.34	1,924.67	1,927.15	2,079.96	1,927.15	1,699.50
94	1,688.18	1,953.53	2,069.54	2,080.71	2,236.54	2,080.71	1,834.94

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
730 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	55.19	93.06	103.19	90.03	121.30	117.49	112.32
26	56.19	94.04	103.75	91.25	122.51	118.56	113.18
27	57.19	95.02	104.34	92.46	123.74	119.64	114.03
28	58.17	96.00	104.90	93.68	124.96	120.70	114.90
29	59.17	96.99	105.48	94.89	126.19	121.78	115.74
30	60.17	97.97	106.05	96.10	127.40	122.85	116.61
31	61.17	98.70	106.57	97.32	128.62	123.89	117.44
32	62.15	99.45	107.08	98.53	129.83	124.94	118.27
33	63.14	100.18	107.61	99.73	131.04	126.01	119.12
34	64.13	100.93	108.13	100.94	132.26	127.05	119.95
35	65.12	101.66	108.64	102.16	133.47	128.10	120.78
36	65.85	102.16	110.21	103.16	134.94	129.33	122.05
37	66.57	102.66	111.79	104.14	136.42	130.55	123.31
38	67.30	103.14	113.35	105.13	137.88	131.78	124.56
39	68.02	103.64	114.93	106.12	139.36	132.99	125.82
40	68.75	104.14	116.49	107.11	140.82	134.22	127.09
41	68.93	104.24	117.17	107.26	141.19	134.39	127.35
42	69.13	104.34	117.86	107.41	141.55	134.55	127.62
43	69.31	104.42	118.54	107.58	141.94	134.74	127.88
44	69.51	104.52	119.22	107.73	142.30	134.90	128.15
45	69.70	104.62	119.90	107.88	142.67	135.07	128.42
46	70.38	104.80	120.97	108.10	143.47	135.65	128.80
47	71.08	104.97	122.03	108.31	144.27	136.22	129.20
48	71.76	105.15	123.08	108.53	145.08	136.80	129.58
49	72.46	105.32	124.14	108.74	145.88	137.36	129.98
50	73.14	105.50	125.21	108.96	146.68	137.95	130.36
51	73.65	106.10	127.55	109.14	148.92	139.71	131.48
52	74.17	106.70	129.90	109.34	151.17	141.47	132.59
53	74.67	107.30	132.26	109.53	153.41	143.25	133.72
54	75.18	107.90	134.60	109.72	155.66	145.01	134.84
55	75.70	108.49	136.95	109.91	157.90	146.78	135.95
56	81.05	116.31	141.06	118.72	162.04	149.85	138.16
57	86.39	124.13	145.16	127.55	166.18	152.91	140.36
58	91.75	131.93	149.25	136.37	170.32	155.99	142.57
59	97.09	139.74	153.36	145.20	174.47	159.05	144.76
60	102.44	147.56	157.47	154.01	178.61	162.13	146.98
61	112.12	157.59	171.84	165.68	194.06	172.17	155.97
62	121.78	167.63	186.21	177.36	209.50	182.21	164.97
63	131.46	177.66	200.57	189.02	224.94	192.28	173.98
64	141.12	187.70	214.94	200.69	240.39	202.32	182.98
65	150.80	197.73	229.31	212.37	255.84	212.37	191.98
66	171.82	220.98	253.41	237.33	281.48	237.33	213.83
67	192.82	244.24	277.50	262.30	307.12	262.30	235.68
68	213.85	267.49	301.62	287.27	332.75	287.27	257.52
69	234.85	290.76	325.72	312.24	358.39	312.24	279.37
70	255.87	314.01	349.81	337.21	384.04	337.21	301.22
71	292.39	356.96	398.11	383.01	435.02	383.01	340.32
72	328.91	399.92	446.40	428.80	486.03	428.80	379.41
73	365.44	442.89	494.71	474.59	537.02	474.59	418.51
74	401.96	485.85	543.00	520.39	588.02	520.39	457.61
75	438.48	528.80	591.30	566.18	639.01	566.18	496.70
76	504.25	598.46	662.26	639.79	715.69	639.79	562.13
77	570.03	668.11	733.20	713.39	792.37	713.39	627.57
78	635.81	737.77	804.16	786.98	869.05	786.98	692.99
79	701.59	807.42	875.10	860.59	945.73	860.59	758.43
80	767.36	877.08	946.06	934.19	1,022.41	934.19	823.85
81	837.52	956.82	1,028.85	1,019.12	1,111.88	1,019.12	898.75
82	907.67	1,036.56	1,111.63	1,104.05	1,201.33	1,104.05	973.64
83	977.83	1,116.29	1,194.42	1,188.98	1,290.80	1,188.98	1,048.54
84	1,047.97	1,196.03	1,277.20	1,273.91	1,380.26	1,273.91	1,123.42
85	1,118.13	1,275.77	1,359.98	1,358.84	1,469.73	1,358.84	1,198.32
86	1,245.30	1,413.98	1,513.71	1,506.05	1,635.86	1,506.05	1,328.14
87	1,372.46	1,552.19	1,667.46	1,653.25	1,802.01	1,653.25	1,457.97
88	1,499.63	1,690.39	1,821.18	1,800.46	1,968.14	1,800.46	1,587.78
89	1,626.78	1,828.60	1,974.93	1,947.67	2,134.29	1,947.67	1,717.61
90	1,753.95	1,966.81	2,128.66	2,094.88	2,300.43	2,094.88	1,847.43
91	1,918.39	2,172.79	2,335.62	2,314.28	2,524.08	2,314.28	2,040.90
92	2,082.82	2,378.79	2,542.58	2,533.66	2,747.74	2,533.66	2,234.39
93	2,247.25	2,584.77	2,749.52	2,753.06	2,971.38	2,753.06	2,427.86
94	2,411.68	2,790.75	2,956.48	2,972.45	3,195.04	2,972.45	2,621.34

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
1095 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	73.57	117.61	129.12	113.78	151.78	147.01	140.52
26	74.74	118.82	129.80	115.28	153.28	148.31	141.57
27	75.90	120.02	130.48	116.78	154.76	149.62	142.62
28	77.05	121.23	131.18	118.29	156.26	150.92	143.65
29	78.21	122.43	131.86	119.79	157.74	152.23	144.70
30	79.37	123.64	132.54	121.28	159.23	153.53	145.75
31	80.54	124.54	133.17	122.78	160.73	154.81	146.76
32	81.70	125.44	133.80	124.28	162.21	156.11	147.77
33	82.85	126.34	134.42	125.79	163.71	157.39	148.79
34	84.01	127.24	135.05	127.29	165.19	158.68	149.80
35	85.18	128.13	135.68	128.78	166.68	159.96	150.82
36	86.13	128.58	137.60	129.85	168.46	161.44	152.35
37	87.07	129.03	139.51	130.91	170.24	162.92	153.88
38	88.01	129.48	141.40	131.99	172.02	164.40	155.39
39	88.95	129.93	143.32	133.06	173.80	165.88	156.92
40	89.90	130.38	145.23	134.12	175.58	167.36	158.45
41	90.15	130.60	146.03	134.14	175.98	167.51	158.73
42	90.38	130.81	146.83	134.14	176.38	167.66	159.00
43	90.63	131.01	147.64	134.15	176.79	167.81	159.28
44	90.87	131.23	148.44	134.15	177.19	167.96	159.55
45	91.12	131.44	149.24	134.17	177.59	168.11	159.83
46	91.25	131.51	151.37	134.55	179.54	169.73	161.16
47	91.38	131.58	153.49	134.95	181.48	171.32	162.49
48	91.51	131.64	155.62	135.33	183.41	172.94	163.82
49	91.65	131.71	157.75	135.73	185.36	174.53	165.15
50	91.78	131.78	159.88	136.12	187.30	176.14	166.48
51	92.56	133.36	161.89	137.20	189.03	177.34	166.93
52	93.33	134.94	163.91	138.28	190.76	178.54	167.38
53	94.11	136.50	165.93	139.34	192.51	179.75	167.83
54	94.87	138.08	167.95	140.42	194.24	180.95	168.28
55	95.66	139.66	169.96	141.50	195.97	182.15	168.73
56	100.63	147.71	177.41	150.75	203.78	188.40	170.82
57	105.58	155.76	184.88	160.01	211.60	194.64	172.92
58	110.56	163.81	192.33	169.26	219.43	200.89	175.01
59	115.51	171.85	199.79	178.52	227.25	207.13	177.11
60	120.48	179.90	207.24	187.77	235.07	213.38	179.20
61	131.63	194.30	223.72	204.33	252.68	224.82	192.28
62	142.79	208.71	240.19	220.88	270.29	236.25	205.35
63	153.93	223.09	256.67	237.44	287.92	247.69	218.42
64	165.09	237.49	273.13	253.99	305.53	259.11	231.49
65	176.23	251.89	289.61	270.55	323.14	270.55	244.56
66	202.37	281.66	321.97	302.52	357.63	302.52	272.53
67	228.51	311.45	354.34	334.48	392.12	334.48	300.50
68	254.67	341.21	386.70	366.46	426.63	366.46	328.49
69	280.81	371.00	419.06	398.42	461.12	398.42	356.46
70	306.96	400.77	451.42	430.38	495.61	430.38	384.44
71	355.80	455.55	516.81	488.79	564.72	488.79	434.29
72	404.64	510.32	582.20	547.18	633.84	547.18	484.15
73	453.47	565.12	647.61	605.58	702.97	605.58	533.99
74	502.31	619.90	712.99	663.97	772.08	663.97	583.85
75	551.15	674.68	778.38	722.37	841.20	722.37	633.70
76	633.82	763.55	871.79	816.28	942.14	816.28	717.19
77	716.49	852.42	965.19	910.19	1,043.08	910.19	800.67
78	799.17	941.31	1,058.60	1,004.10	1,144.01	1,004.10	884.15
79	881.84	1,030.18	1,151.99	1,098.01	1,244.96	1,098.01	967.63
80	964.51	1,119.05	1,245.40	1,191.92	1,345.90	1,191.92	1,051.12
81	1,052.70	1,220.78	1,354.38	1,300.28	1,463.67	1,300.28	1,146.67
82	1,140.87	1,322.52	1,463.36	1,408.63	1,581.45	1,408.63	1,242.23
83	1,229.06	1,424.24	1,572.33	1,516.99	1,699.20	1,516.99	1,337.78
84	1,317.23	1,525.99	1,681.31	1,625.33	1,816.98	1,625.33	1,433.34
85	1,405.42	1,627.71	1,790.29	1,733.69	1,934.75	1,733.69	1,528.90
86	1,565.25	1,804.04	1,992.66	1,921.51	2,153.45	1,921.51	1,694.53
87	1,725.08	1,980.38	2,195.04	2,109.32	2,372.17	2,109.32	1,860.17
88	1,884.93	2,156.71	2,397.41	2,297.14	2,590.87	2,297.14	2,025.78
89	2,044.76	2,333.06	2,599.80	2,484.94	2,809.59	2,484.94	2,191.42
90	2,204.59	2,509.38	2,802.17	2,672.76	3,028.29	2,672.76	2,357.05
91	2,411.28	2,772.19	3,074.60	2,952.67	3,322.71	2,952.67	2,603.91
92	2,617.96	3,034.99	3,347.05	3,232.61	3,617.12	3,232.61	2,850.76
93	2,824.66	3,297.80	3,619.49	3,512.52	3,911.54	3,512.52	3,097.60
94	3,031.33	3,560.60	3,891.92	3,792.44	4,205.96	3,792.44	3,344.46

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
1460 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	80.21	129.46	144.08	125.24	169.38	164.07	156.82
26	81.24	130.96	145.00	127.07	171.22	165.68	158.15
27	82.25	132.46	145.91	128.88	173.05	167.31	159.48
28	83.28	133.97	146.81	130.71	174.90	168.93	160.80
29	84.30	135.47	147.72	132.52	176.73	170.56	162.13
30	85.33	136.96	148.64	134.35	178.57	172.17	163.46
31	86.34	138.13	149.49	136.18	180.40	173.78	164.75
32	87.37	139.28	150.32	138.00	182.25	175.40	166.03
33	88.39	140.44	151.17	139.83	184.08	176.99	167.33
34	89.42	141.59	152.00	141.64	185.92	178.61	168.61
35	90.43	142.75	152.85	143.47	187.75	180.22	169.91
36	91.53	143.33	154.83	144.73	189.55	181.68	171.44
37	92.63	143.92	156.80	146.01	191.34	183.15	172.95
38	93.71	144.48	158.78	147.28	193.14	184.59	174.48
39	94.81	145.06	160.76	148.56	194.94	186.06	176.00
40	95.91	145.65	162.74	149.82	196.73	187.52	177.53
41	96.25	145.68	163.47	149.92	196.98	187.69	177.66
42	96.59	145.70	164.20	150.00	197.23	187.85	177.79
43	96.94	145.73	164.92	150.10	197.50	188.02	177.94
44	97.27	145.75	165.65	150.19	197.75	188.19	178.07
45	97.62	145.78	166.38	150.29	198.00	188.35	178.21
46	97.77	146.09	169.46	150.67	200.99	190.73	180.42
47	97.93	146.41	172.54	151.05	203.97	193.11	182.63
48	98.08	146.74	175.60	151.45	206.96	195.49	184.84
49	98.25	147.06	178.67	151.83	209.94	197.86	187.05
50	98.40	147.38	181.75	152.21	212.93	200.24	189.27
51	99.40	148.81	183.25	153.10	213.98	200.76	189.55
52	100.40	150.25	184.73	153.98	215.03	201.26	189.81
53	101.41	151.68	186.22	154.84	216.06	201.77	190.10
54	102.41	153.13	187.70	155.72	217.10	202.27	190.36
55	103.41	154.56	189.20	156.60	218.15	202.79	190.65
56	109.84	164.70	197.58	168.13	226.95	209.82	193.41
57	116.29	174.85	205.96	179.65	235.75	216.86	196.17
58	122.73	184.98	214.36	191.20	244.56	223.91	198.93
59	129.18	195.12	222.74	202.72	253.36	230.94	201.69
60	135.62	205.26	231.12	214.24	262.16	237.98	204.45
61	146.34	220.11	249.45	231.46	281.75	250.43	217.84
62	157.07	234.98	267.76	248.65	301.34	262.89	231.24
63	167.78	249.83	286.09	265.86	320.91	275.36	244.63
64	178.51	264.70	304.40	283.06	340.50	287.82	258.03
65	189.23	279.55	322.72	300.27	360.09	300.27	271.42
66	219.60	314.04	361.04	337.29	401.02	337.29	303.85
67	249.98	348.53	399.37	374.32	441.93	374.32	336.29
68	280.35	383.02	437.68	411.34	482.85	411.34	368.72
69	310.73	417.51	476.02	448.38	523.76	448.38	401.17
70	341.10	452.00	514.33	485.40	564.69	485.40	433.59
71	396.29	515.26	585.59	552.85	639.94	552.85	491.20
72	451.49	578.52	656.85	620.30	715.17	620.30	548.82
73	506.68	641.78	728.13	687.73	790.42	687.73	606.43
74	561.88	705.05	799.39	755.18	865.66	755.18	664.05
75	617.07	768.31	870.65	822.64	940.91	822.64	721.66
76	716.10	879.71	989.05	940.44	1,068.88	940.44	826.31
77	815.15	991.13	1,107.46	1,058.25	1,196.83	1,058.25	930.96
78	914.18	1,102.54	1,225.86	1,176.04	1,324.80	1,176.04	1,035.60
79	1,013.23	1,213.96	1,344.27	1,293.85	1,452.75	1,293.85	1,140.25
80	1,112.26	1,325.36	1,462.68	1,411.65	1,580.71	1,411.65	1,244.91
81	1,213.96	1,445.85	1,590.66	1,539.99	1,719.03	1,539.99	1,358.07
82	1,315.65	1,566.33	1,718.66	1,668.32	1,857.34	1,668.32	1,471.24
83	1,417.36	1,686.81	1,846.65	1,796.64	1,995.67	1,796.64	1,584.42
84	1,519.05	1,807.30	1,974.65	1,924.97	2,133.98	1,924.97	1,697.59
85	1,620.74	1,927.78	2,102.63	2,053.31	2,272.29	2,053.31	1,810.76
86	1,805.05	2,136.62	2,340.32	2,275.75	2,529.16	2,275.75	2,006.93
87	1,989.38	2,345.46	2,578.00	2,498.19	2,786.02	2,498.19	2,203.09
88	2,173.69	2,554.32	2,815.69	2,720.63	3,042.89	2,720.63	2,399.24
89	2,358.02	2,763.16	3,053.37	2,943.08	3,299.76	2,943.08	2,595.41
90	2,542.33	2,972.00	3,291.06	3,165.52	3,556.62	3,165.52	2,791.58
91	2,780.67	3,283.26	3,611.02	3,497.04	3,902.41	3,497.04	3,083.95
92	3,019.03	3,594.52	3,931.00	3,828.58	4,248.20	3,828.58	3,376.32
93	3,257.37	3,905.79	4,250.96	4,160.09	4,593.97	4,160.09	3,668.68
94	3,495.71	4,217.05	4,570.92	4,491.61	4,939.76	4,491.61	3,961.05

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
1825 x Daily Maximum							
Age	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	93.59	149.90	166.82	143.13	196.12	189.96	181.53
26	94.49	151.33	167.53	145.86	197.83	191.44	182.70
27	95.41	152.75	168.25	148.57	199.54	192.92	183.86
28	96.30	154.18	168.98	151.30	201.27	194.40	185.01
29	97.22	155.59	169.69	154.01	202.99	195.88	186.17
30	98.12	157.02	170.41	156.74	204.70	197.36	187.34
31	99.16	158.05	171.07	157.57	206.43	198.86	188.48
32	100.21	159.10	171.72	158.38	208.16	200.36	189.63
33	101.26	160.13	172.39	159.22	209.89	201.85	190.80
34	102.31	161.18	173.04	160.03	211.62	203.35	191.94
35	103.36	162.21	173.70	160.86	213.35	204.85	193.09
36	104.37	163.06	176.34	162.76	215.87	206.78	194.95
37	105.38	163.92	178.99	164.65	218.42	208.72	196.82
38	106.38	164.77	181.65	166.55	220.95	210.65	198.66
39	107.40	165.63	184.29	168.45	223.49	212.60	200.52
40	108.41	166.48	186.94	170.34	226.02	214.53	202.39
41	108.86	166.60	187.69	170.51	226.18	214.78	202.87
42	109.33	166.72	188.43	170.67	226.35	215.03	203.34
43	109.77	166.82	189.17	170.84	226.53	215.29	203.82
44	110.24	166.93	189.91	171.01	226.70	215.54	204.28
45	110.69	167.05	190.66	171.17	226.87	215.79	204.77
46	110.89	167.38	192.31	171.34	228.10	216.46	205.23
47	111.09	167.73	193.97	171.51	229.33	217.12	205.71
48	111.27	168.06	195.62	171.67	230.56	217.79	206.18
49	111.47	168.41	197.28	171.84	231.79	218.45	206.66
50	111.67	168.74	198.93	172.00	233.02	219.12	207.13
51	112.32	169.23	201.04	173.50	234.72	220.20	207.91
52	112.97	169.71	203.14	175.00	236.41	221.28	208.69
53	113.62	170.17	205.25	176.51	238.12	222.38	209.49
54	114.26	170.66	207.34	178.01	239.82	223.46	210.27
55	114.91	171.14	209.45	179.50	241.52	224.54	211.05
56	123.46	184.41	221.05	192.36	253.89	234.70	216.16
57	131.99	197.70	232.65	205.21	266.26	244.86	221.26
58	140.54	210.97	244.24	218.07	278.62	255.04	226.37
59	149.07	224.26	255.85	230.92	290.99	265.20	231.47
60	157.62	237.53	267.44	243.78	303.36	275.36	236.58
61	169.03	255.45	289.50	261.74	326.96	287.00	252.79
62	180.45	273.36	311.53	279.70	350.56	298.66	269.01
63	191.86	291.29	333.58	297.68	374.18	310.30	285.20
64	203.29	309.20	355.62	315.64	397.77	321.96	301.42
65	214.69	327.13	377.67	333.60	421.37	333.60	317.63
66	250.41	366.01	420.84	376.19	467.40	376.19	354.17
67	286.14	404.89	463.99	418.78	513.43	418.78	390.71
68	321.84	443.77	507.17	461.37	559.48	461.37	427.22
69	357.56	482.65	550.32	503.96	605.51	503.96	463.76
70	393.28	521.53	593.49	546.54	651.55	546.54	500.30
71	453.27	590.91	671.60	625.82	733.93	625.82	563.37
72	513.25	660.29	749.71	705.11	816.32	705.11	626.45
73	573.24	729.66	827.84	784.39	898.70	784.39	689.55
74	633.22	799.04	905.95	863.68	981.09	863.68	752.62
75	693.20	868.42	984.06	942.95	1,063.47	942.95	815.70
76	792.12	981.02	1,103.18	1,064.24	1,192.20	1,064.24	921.47
77	891.02	1,093.62	1,222.32	1,185.52	1,320.95	1,185.52	1,027.22
78	989.93	1,206.21	1,341.44	1,306.80	1,449.69	1,306.80	1,132.99
79	1,088.83	1,318.81	1,460.58	1,428.08	1,578.44	1,428.08	1,238.74
80	1,187.75	1,431.41	1,579.70	1,549.37	1,707.17	1,549.37	1,344.50
81	1,297.22	1,562.21	1,718.68	1,690.32	1,857.35	1,690.32	1,467.36
82	1,406.70	1,693.02	1,857.64	1,831.26	2,007.54	1,831.26	1,590.23
83	1,516.16	1,823.81	1,996.61	1,972.22	2,157.74	1,972.22	1,713.11
84	1,625.63	1,954.62	2,135.57	2,113.16	2,307.93	2,113.16	1,835.97
85	1,735.11	2,085.42	2,274.55	2,254.11	2,458.11	2,254.11	1,958.83
86	1,932.76	2,310.74	2,531.00	2,498.64	2,735.27	2,498.64	2,170.46
87	2,130.40	2,536.06	2,787.45	2,743.17	3,012.41	2,743.17	2,382.11
88	2,328.05	2,761.38	3,043.92	2,987.70	3,289.56	2,987.70	2,593.75
89	2,525.70	2,986.70	3,300.37	3,232.22	3,566.70	3,232.22	2,805.40
90	2,723.35	3,212.02	3,556.82	3,476.75	3,843.86	3,476.75	3,017.03
91	2,978.17	3,548.39	3,902.60	3,840.18	4,217.53	3,840.18	3,332.97
92	3,232.99	3,884.75	4,248.37	4,203.60	4,591.19	4,203.60	3,648.92
93	3,487.79	4,221.13	4,594.14	4,567.03	4,964.87	4,567.03	3,964.86
94	3,742.61	4,557.48	4,939.91	4,930.45	5,338.53	4,930.45	4,280.79

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
2190 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	102.49	156.72	174.43	156.54	205.03	198.61	189.81
26	102.81	158.78	175.80	158.82	207.58	200.89	191.73
27	103.14	160.83	177.16	161.09	210.12	203.17	193.62
28	103.46	162.89	178.54	163.39	212.66	205.46	195.54
29	103.79	164.94	179.90	165.67	215.21	207.74	197.43
30	104.10	167.00	181.27	167.95	217.75	210.02	199.34
31	105.68	168.43	182.53	170.01	220.28	212.25	201.19
32	107.25	169.86	183.79	172.07	222.83	214.49	203.02
33	108.83	171.31	185.06	174.13	225.35	216.72	204.86
34	110.39	172.74	186.32	176.19	227.90	218.97	206.69
35	111.97	174.17	187.59	178.26	230.43	221.20	208.54
36	112.93	175.01	190.23	179.90	232.89	223.24	210.34
37	113.88	175.86	192.87	181.57	235.36	225.29	212.12
38	114.85	176.73	195.54	183.21	237.83	227.33	213.91
39	115.79	177.58	198.18	184.88	240.30	229.38	215.69
40	116.76	178.42	200.82	186.52	242.76	231.42	217.49
41	117.21	178.46	201.56	186.90	242.88	231.52	218.00
42	117.66	178.49	202.29	187.30	243.00	231.61	218.52
43	118.09	178.51	203.04	187.69	243.13	231.71	219.05
44	118.54	178.54	203.77	188.09	243.25	231.79	219.57
45	118.99	178.57	204.50	188.47	243.36	231.89	220.08
46	119.02	179.11	206.13	188.83	244.51	232.37	220.73
47	119.05	179.65	207.76	189.18	245.66	232.84	221.38
48	119.09	180.19	209.37	189.55	246.81	233.32	222.03
49	119.12	180.73	211.00	189.90	247.95	233.78	222.68
50	119.15	181.27	212.63	190.26	249.10	234.27	223.32
51	119.74	182.12	214.71	191.93	250.70	235.21	223.84
52	120.30	182.95	216.77	193.61	252.31	236.16	224.36
53	120.88	183.79	218.85	195.27	253.91	237.13	224.89
54	121.45	184.63	220.91	196.95	255.52	238.08	225.40
55	122.03	185.47	222.99	198.61	257.12	239.02	225.92
56	129.88	199.41	235.85	212.08	270.85	250.38	231.56
57	137.73	213.35	248.69	225.55	284.61	261.72	237.19
58	145.60	227.27	261.54	239.01	298.34	273.08	242.85
59	153.45	241.20	274.38	252.48	312.10	284.42	248.49
60	161.29	255.14	287.23	265.95	325.83	295.78	254.12
61	175.61	274.89	311.51	283.92	351.84	307.79	272.02
62	189.93	294.65	335.79	301.90	377.85	319.81	289.91
63	204.25	314.39	360.06	319.89	403.84	331.82	307.82
64	218.57	334.15	384.34	337.87	429.85	343.84	325.72
65	232.89	353.90	408.62	355.85	455.86	355.85	343.61
66	270.59	395.64	454.95	402.40	505.27	402.40	382.82
67	308.29	437.39	501.26	448.94	554.68	448.94	422.05
68	345.97	479.14	547.59	495.47	604.07	495.47	461.27
69	383.67	520.88	593.91	542.02	653.48	542.02	500.50
70	421.37	562.63	640.24	588.57	702.88	588.57	539.71
71	486.16	637.34	724.37	674.18	791.60	674.18	607.64
72	550.95	712.05	808.50	759.81	880.33	759.81	675.58
73	615.73	786.77	892.62	845.42	969.03	845.42	743.49
74	680.52	861.47	976.75	931.05	1,057.75	931.05	811.43
75	745.31	936.19	1,060.88	1,016.66	1,146.47	1,016.66	879.36
76	852.07	1,057.77	1,189.51	1,147.69	1,285.48	1,147.69	993.56
77	958.82	1,179.33	1,318.14	1,278.71	1,424.49	1,278.71	1,107.74
78	1,065.58	1,300.92	1,446.76	1,409.73	1,563.52	1,409.73	1,221.94
79	1,172.33	1,422.48	1,575.39	1,540.75	1,702.53	1,540.75	1,336.12
80	1,279.10	1,544.06	1,704.03	1,671.78	1,841.54	1,671.78	1,450.32
81	1,396.32	1,685.17	1,853.95	1,824.61	2,003.57	1,824.61	1,582.88
82	1,513.55	1,826.29	2,003.88	1,977.44	2,165.59	1,977.44	1,715.43
83	1,630.79	1,967.40	2,153.80	2,130.29	2,327.60	2,130.29	1,847.98
84	1,748.01	2,108.52	2,303.74	2,283.12	2,489.63	2,283.12	1,980.53
85	1,865.24	2,249.62	2,453.66	2,435.95	2,651.65	2,435.95	2,113.09
86	2,077.89	2,492.72	2,730.35	2,699.53	2,699.68	2,699.53	2,341.42
87	2,290.55	2,735.83	3,007.05	2,963.12	3,249.70	2,963.12	2,569.77
88	2,503.20	2,978.93	3,283.74	3,226.69	3,548.73	3,226.69	2,798.10
89	2,715.86	3,222.05	3,560.45	3,490.27	3,847.75	3,490.27	3,026.44
90	2,928.51	3,465.14	3,837.14	3,753.86	4,146.77	3,753.86	3,254.77
91	3,202.57	3,828.28	4,210.45	4,147.22	4,550.20	4,147.22	3,595.86
92	3,476.65	4,191.41	4,583.76	4,540.61	4,953.63	4,540.61	3,936.95
93	3,750.71	4,554.52	4,957.05	4,933.97	5,357.04	4,933.97	4,278.03
94	4,024.78	4,917.66	5,330.36	5,327.34	5,760.47	5,327.34	4,619.12

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
2920 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	109.49	173.67	189.40	171.14	222.61	215.61	206.08
26	110.64	175.50	190.56	173.63	225.00	217.72	207.81
27	111.80	177.34	191.74	176.11	227.40	219.85	209.54
28	112.95	179.17	192.91	178.61	229.78	221.96	211.25
29	114.12	181.02	194.09	181.08	232.17	224.09	212.98
30	115.26	182.85	195.25	183.58	234.57	226.20	214.71
31	116.64	184.46	196.68	185.56	237.38	228.68	216.77
32	118.04	186.07	198.11	187.54	240.19	231.17	218.82
33	119.42	187.69	199.53	189.53	243.00	233.65	220.88
34	120.82	189.30	200.96	191.51	245.81	236.15	222.93
35	122.20	190.91	202.39	193.49	248.62	238.62	224.99
36	123.06	191.63	205.20	194.92	251.23	240.77	226.80
37	123.93	192.33	208.01	196.37	253.82	242.93	228.60
38	124.79	193.04	210.80	197.80	256.43	245.08	230.41
39	125.66	193.74	213.61	199.24	259.03	247.24	232.20
40	126.52	194.45	216.42	200.67	261.64	249.38	234.02
41	126.97	194.62	217.24	200.94	261.79	249.60	234.55
42	127.42	194.80	218.05	201.21	261.94	249.83	235.08
43	127.85	194.97	218.87	201.46	262.11	250.05	235.63
44	128.30	195.15	219.68	201.72	262.26	250.28	236.16
45	128.75	195.32	220.50	201.99	262.40	250.50	236.69
46	128.92	195.74	222.11	202.50	263.49	250.76	237.16
47	129.08	196.15	223.74	203.00	264.57	251.05	237.63
48	129.25	196.57	225.35	203.52	265.65	251.31	238.08
49	129.41	196.98	226.98	204.02	266.73	251.60	238.54
50	129.58	197.40	228.60	204.53	267.81	251.86	239.01
51	130.10	200.04	230.51	207.43	269.16	252.54	239.69
52	130.63	202.69	232.42	210.32	270.52	253.23	240.37
53	131.14	205.33	234.32	213.21	271.87	253.91	241.07
54	131.68	207.97	236.23	216.11	273.23	254.59	241.75
55	132.19	210.62	238.14	219.00	274.58	255.27	242.43
56	140.57	224.70	252.14	234.07	289.56	267.68	249.93
57	148.95	238.77	266.15	249.13	304.56	280.08	257.42
58	157.34	252.86	280.13	264.22	319.55	292.47	264.92
59	165.72	266.93	294.13	279.28	334.55	304.88	272.40
60	174.10	281.01	308.14	294.35	349.53	317.28	279.90
61	190.06	300.06	334.40	313.79	377.68	332.13	296.98
62	206.03	319.10	360.65	333.23	405.84	346.98	314.06
63	222.01	338.15	386.91	352.67	433.98	361.85	331.14
64	237.98	357.20	413.17	372.11	462.13	376.70	348.22
65	253.94	376.24	439.43	391.55	490.29	391.55	365.29
66	294.38	422.35	490.29	441.86	544.55	441.86	408.65
67	334.83	468.45	541.14	492.16	598.81	492.16	452.00
68	375.27	514.57	592.01	542.49	653.09	542.49	495.36
69	415.72	560.66	642.87	592.79	707.36	592.79	538.71
70	456.16	606.78	693.72	643.10	761.62	643.10	582.07
71	525.03	691.72	785.15	736.49	857.89	736.49	659.45
72	593.89	776.69	876.58	829.87	954.18	829.87	736.81
73	662.77	861.63	968.02	923.26	1,050.45	923.26	814.19
74	731.64	946.60	1,059.45	1,016.64	1,146.74	1,016.64	891.55
75	800.50	1,031.54	1,150.88	1,110.04	1,243.01	1,110.04	968.93
76	917.69	1,166.56	1,289.64	1,254.28	1,392.90	1,254.28	1,095.75
77	1,034.88	1,301.60	1,428.42	1,398.55	1,542.78	1,398.55	1,222.59
78	1,152.06	1,436.62	1,567.18	1,542.80	1,692.67	1,542.80	1,349.41
79	1,269.25	1,571.65	1,705.96	1,687.06	1,842.55	1,687.06	1,476.25
80	1,386.44	1,706.67	1,844.72	1,831.31	1,992.44	1,831.31	1,603.07
81	1,513.18	1,862.19	2,006.54	1,997.88	2,167.22	1,997.88	1,749.14
82	1,639.93	2,017.70	2,168.37	2,164.44	2,341.99	2,164.44	1,895.22
83	1,766.67	2,173.23	2,330.18	2,330.99	2,516.77	2,330.99	2,041.32
84	1,893.43	2,328.73	2,492.01	2,497.56	2,691.53	2,497.56	2,187.39
85	2,020.16	2,484.26	2,653.83	2,664.13	2,866.31	2,664.13	2,333.47
86	2,250.79	2,752.85	2,953.49	2,953.16	3,189.70	2,953.16	2,585.75
87	2,481.41	3,021.44	3,253.16	3,242.18	3,513.07	3,242.18	2,838.03
88	2,712.04	3,290.03	3,552.82	3,531.20	3,836.46	3,531.20	3,090.30
89	2,942.66	3,558.62	3,852.49	3,820.23	4,159.83	3,820.23	3,342.58
90	3,173.29	3,827.21	4,152.15	4,109.26	4,483.22	4,109.26	3,594.86
91	3,470.25	4,228.03	4,555.95	4,539.11	4,919.09	4,539.11	3,971.36
92	3,767.21	4,628.86	4,959.76	4,968.98	5,354.98	4,968.98	4,347.85
93	4,064.16	5,029.68	5,363.56	5,398.83	5,790.85	5,398.83	4,724.35
94	4,361.12	5,430.49	5,767.37	5,828.68	6,226.72	5,828.68	5,100.84

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Individual							
3650 x Daily Maximum							
	No BIO	3% Compound BIO	4% Compound BIO	5% Simple BIO	5% Compound BIO	5% Compound to 65, 5% Equal	Graded
Age	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP	90 EP
18-25	116.49	190.61	204.38	185.74	240.19	232.60	222.34
26	118.47	192.23	205.36	188.43	242.42	234.57	223.89
27	120.47	193.86	206.33	191.13	244.66	236.51	225.44
28	122.45	195.47	207.31	193.82	246.89	238.47	226.98
29	124.44	197.10	208.27	196.52	249.13	240.42	228.53
30	126.42	198.71	209.26	199.21	251.36	242.38	230.08
31	127.62	200.51	210.84	201.11	254.46	245.11	232.35
32	128.82	202.30	212.41	203.00	257.55	247.85	234.62
33	130.01	204.08	214.01	204.91	260.64	250.58	236.89
34	131.21	205.88	215.59	206.81	263.74	253.32	239.16
35	132.41	207.68	217.17	208.71	266.83	256.05	241.43
36	133.19	208.24	220.15	209.94	269.56	258.31	243.26
37	133.95	208.81	223.11	211.17	272.30	260.58	245.09
38	134.74	209.36	226.08	212.38	275.03	262.82	246.91
39	135.50	209.92	229.04	213.61	277.77	265.08	248.73
40	136.28	210.49	232.02	214.84	280.50	267.34	250.56
41	136.73	210.80	232.92	214.98	280.68	267.69	251.11
42	137.18	211.12	233.82	215.11	280.88	268.04	251.66
43	137.63	211.43	234.70	215.26	281.06	268.41	252.23
44	138.08	211.75	235.60	215.39	281.26	268.76	252.78
45	138.53	212.07	236.50	215.52	281.45	269.11	253.32
46	138.83	212.37	238.11	216.17	282.46	269.17	253.59
47	139.13	212.65	239.72	216.84	283.47	269.24	253.87
48	139.41	212.95	241.33	217.49	284.51	269.32	254.14
49	139.71	213.23	242.95	218.15	285.52	269.39	254.42
50	140.01	213.53	244.56	218.80	286.53	269.46	254.69
51	140.47	217.99	246.31	222.93	287.63	269.87	255.54
52	140.96	222.43	248.05	227.05	288.73	270.29	256.40
53	141.42	226.88	249.82	231.16	289.84	270.69	257.25
54	141.90	231.32	251.56	235.28	290.94	271.10	258.11
55	142.37	235.78	253.31	239.41	292.04	271.52	258.96
56	151.28	250.00	268.46	256.07	308.27	284.97	268.31
57	160.20	264.23	283.61	272.73	324.52	298.43	277.65
58	169.09	278.45	298.74	289.41	340.75	311.90	286.98
59	178.01	292.69	313.89	306.08	357.00	325.35	296.33
60	186.92	306.91	329.04	322.74	373.23	338.80	305.68
61	204.53	325.23	357.28	343.64	403.53	356.50	321.94
62	222.14	343.58	385.53	364.55	433.81	374.18	338.20
63	239.75	361.90	413.77	385.43	464.11	391.87	354.45
64	257.37	380.24	442.03	406.34	494.39	409.55	370.72
65	274.98	398.57	470.26	427.24	524.69	427.24	386.98
66	318.18	449.04	525.66	481.32	583.83	481.32	434.48
67	361.37	499.52	581.04	535.40	642.97	535.40	481.95
68	404.57	550.00	636.43	589.47	702.09	589.47	529.45
69	447.76	600.48	691.81	643.55	761.22	643.55	576.93
70	490.97	650.95	747.20	697.63	820.36	697.63	624.42
71	563.92	746.14	845.93	798.79	924.20	798.79	711.23
72	636.86	841.33	944.67	899.95	1,028.03	899.95	798.06
73	709.82	936.54	1,043.42	1,001.09	1,131.85	1,001.09	884.87
74	782.76	1,031.73	1,142.15	1,102.25	1,235.69	1,102.25	971.69
75	855.71	1,126.92	1,240.88	1,203.41	1,339.53	1,203.41	1,058.50
76	983.33	1,275.39	1,389.79	1,360.90	1,500.29	1,360.90	1,197.96
77	1,110.93	1,423.86	1,538.69	1,518.39	1,661.05	1,518.39	1,337.43
78	1,238.55	1,572.33	1,687.60	1,675.87	1,821.83	1,675.87	1,476.89
79	1,366.15	1,720.81	1,836.50	1,833.36	1,982.60	1,833.36	1,616.37
80	1,493.77	1,869.28	1,985.41	1,990.84	2,143.36	1,990.84	1,755.83
81	1,630.04	2,039.20	2,159.12	2,171.13	2,330.88	2,171.13	1,915.44
82	1,766.31	2,209.13	2,332.84	2,351.43	2,518.40	2,351.43	2,075.04
83	1,902.57	2,379.04	2,506.57	2,531.72	2,705.93	2,531.72	2,234.66
84	2,038.84	2,548.96	2,680.29	2,712.02	2,893.45	2,712.02	2,394.25
85	2,175.10	2,718.89	2,854.01	2,892.31	3,080.97	2,892.31	2,553.87
86	2,423.69	3,012.96	3,176.63	3,206.78	3,428.71	3,206.78	2,830.08
87	2,672.27	3,307.04	3,499.27	3,521.25	3,776.44	3,521.25	3,106.28
88	2,920.88	3,601.11	3,821.89	3,835.71	4,124.19	3,835.71	3,382.51
89	3,169.46	3,895.20	4,144.53	4,150.18	4,471.92	4,150.18	3,658.72
90	3,418.05	4,189.26	4,467.15	4,464.66	4,819.66	4,464.66	3,934.92
91	3,737.91	4,627.78	4,901.46	4,930.99	5,287.99	4,930.99	4,346.83
92	4,057.75	5,066.31	5,335.77	5,397.35	5,756.31	5,397.35	4,758.74
93	4,377.61	5,504.83	5,770.06	5,863.69	6,224.64	5,863.69	5,170.65
94	4,697.46	5,943.35	6,204.37	6,330.03	6,692.96	6,330.03	5,582.56

Appendix B

Genworth Life Insurance Company
66.3% Increase to Current-Year Premiums

Form: 7052 et al
Annual Premium per \$10 Daily Benefit

Age	Individual						
	Unlimited						
	No BIO 90 EP	3% Compound BIO 90 EP	4% Compound BIO 90 EP	5% Simple BIO 90 EP	5% Compound BIO 90 EP	5% Compound to 65, 5% Equal 90 EP	Graded 90 EP
18-25	136.57	232.09	248.82	224.54	292.46	283.28	270.77
26	138.68	234.42	250.38	227.45	295.63	286.09	273.06
27	140.81	236.74	251.96	230.36	298.81	288.90	275.36
28	142.92	239.07	253.52	233.27	301.98	291.69	277.65
29	145.05	241.40	255.10	236.18	305.16	294.50	279.95
30	147.16	243.73	256.67	239.09	308.34	297.31	282.24
31	149.27	245.46	258.11	242.00	311.51	300.09	284.47
32	151.38	247.19	259.58	244.91	314.69	302.87	286.70
33	153.51	248.90	261.02	247.80	317.88	305.64	288.93
34	155.62	250.63	262.49	250.71	321.06	308.42	291.16
35	157.74	252.36	263.93	253.62	324.24	311.20	293.39
36	158.43	252.63	267.09	255.10	327.01	313.41	295.12
37	159.12	252.91	270.24	256.57	329.79	315.64	296.86
38	159.81	253.18	273.40	258.05	332.57	317.85	298.59
39	160.50	253.46	276.54	259.51	335.34	320.08	300.34
40	161.19	253.72	279.70	260.99	338.12	322.29	302.07
41	161.26	254.04	280.70	261.42	338.25	322.61	302.63
42	161.31	254.34	281.70	261.86	338.37	322.92	303.20
43	161.38	254.66	282.68	262.30	338.50	323.24	303.75
44	161.43	254.95	283.67	262.74	338.62	323.55	304.31
45	161.49	255.27	284.67	263.17	338.75	323.87	304.88
46	161.84	256.04	287.08	264.05	340.53	324.48	305.71
47	162.19	256.80	289.50	264.93	342.31	325.10	306.52
48	162.52	257.55	291.91	265.81	344.09	325.70	307.36
49	162.87	258.31	294.32	266.70	345.87	326.31	308.17
50	163.22	259.08	296.73	267.58	347.65	326.93	309.00
51	163.59	264.08	298.43	271.62	348.50	326.96	309.60
52	163.96	269.07	300.10	275.66	349.35	327.00	310.22
53	164.34	274.08	301.80	279.72	350.18	327.01	310.81
54	164.70	279.07	303.48	283.76	351.03	327.05	311.43
55	165.07	284.07	305.18	287.80	351.87	327.08	312.03
56	176.81	303.75	326.15	310.07	374.52	346.10	325.80
57	188.55	323.40	347.12	332.33	397.16	365.13	339.57
58	200.28	343.08	368.09	354.60	419.81	384.14	353.34
59	212.02	362.73	389.06	376.87	442.44	403.16	367.11
60	223.76	382.41	410.03	399.14	465.09	422.19	380.88
61	243.90	402.46	441.93	423.00	499.17	441.44	398.44
62	264.05	422.52	473.82	446.86	533.22	460.70	416.00
63	284.19	442.59	505.72	470.75	567.30	479.96	433.54
64	304.35	462.65	537.61	494.61	601.36	499.22	451.11
65	324.48	482.70	569.51	518.47	635.43	518.47	468.67
66	374.34	534.14	625.47	573.69	694.83	573.69	516.88
67	424.21	585.58	681.43	628.90	754.24	628.90	565.09
68	474.07	637.00	737.39	684.11	813.64	684.11	613.30
69	523.94	688.43	793.35	739.32	873.04	739.32	661.51
70	573.80	739.87	849.31	794.53	932.44	794.53	709.72
71	658.63	848.36	961.55	910.23	1,050.80	910.23	808.67
72	743.46	956.86	1,073.77	1,025.92	1,169.17	1,025.92	907.62
73	828.31	1,065.35	1,186.00	1,141.62	1,287.53	1,141.62	1,006.58
74	913.14	1,173.85	1,298.22	1,257.31	1,405.90	1,257.31	1,105.53
75	997.97	1,282.34	1,410.46	1,373.01	1,524.26	1,373.01	1,204.48
76	1,147.65	1,451.27	1,579.72	1,551.50	1,707.17	1,551.50	1,363.16
77	1,297.36	1,620.19	1,748.96	1,729.99	1,890.08	1,729.99	1,521.83
78	1,447.04	1,789.12	1,918.22	1,908.49	2,073.00	1,908.49	1,680.51
79	1,596.75	1,958.05	2,087.46	2,086.98	2,255.91	2,086.98	1,839.18
80	1,746.43	2,126.98	2,256.72	2,265.47	2,438.82	2,265.47	1,997.86
81	1,906.10	2,320.33	2,454.19	2,471.42	2,652.22	2,471.42	2,179.49
82	2,065.78	2,513.71	2,651.65	2,677.38	2,865.62	2,677.38	2,361.11
83	2,225.44	2,707.06	2,849.10	2,883.33	3,078.99	2,883.33	2,542.74
84	2,385.12	2,900.44	3,046.57	3,089.29	3,292.39	3,089.29	2,724.36
85	2,544.79	3,093.80	3,244.03	3,295.23	3,505.79	3,295.23	2,905.99
86	2,834.20	3,428.96	3,610.76	3,652.21	3,902.10	3,652.21	3,220.80
87	3,123.61	3,764.12	3,977.46	4,009.19	4,298.41	4,009.19	3,535.60
88	3,413.01	4,099.26	4,344.19	4,366.17	4,694.72	4,366.17	3,850.43
89	3,702.42	4,434.42	4,710.90	4,723.15	5,091.03	4,723.15	4,165.23
90	3,991.83	4,769.58	5,077.62	5,080.13	5,487.33	5,080.13	4,480.04
91	4,366.07	5,269.12	5,571.28	5,612.18	6,020.82	5,612.18	4,949.24
92	4,740.31	5,768.63	6,064.93	6,144.24	6,554.32	6,144.24	5,418.45
93	5,114.54	6,268.16	6,558.59	6,676.28	7,087.81	6,676.28	5,887.65
94	5,488.78	6,767.68	7,052.23	7,208.32	7,621.30	7,208.32	6,356.85

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Flex I		
Project Name/Number:	2020 Flex I/2020 Flex I		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Flex 1 Cover Letter 20200710.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	The certification is a part of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Flex 1 Confidential Memo 202020710.pdf PA Flex 1 Memo Exhibits 20200710.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	There is no third party involved with this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Flex I		
Project Name/Number:	2020 Flex I/2020 Flex I		

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	The Rate Tables are attached to the Rate/Rule Schedule tab, as required.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Any applicable reserve calculations are included in the actuarial memorandum and/or supplements.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable and/or not required for this filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA Flex 1 Public Memo 202020710.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	GEFA-132454225	State Tracking #:	GEFA-132454225	Company Tracking #:	2020 FLEX I
State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	2020 Flex I				
Project Name/Number:	2020 Flex I/2020 Flex I				

SERFF Tracking #:	GEFA-132454225	State Tracking #:	GEFA-132454225	Company Tracking #:	2020 FLEX I
<hr/>					
State:	Pennsylvania			Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	2020 Flex I				
Project Name/Number:	2020 Flex I/2020 Flex I				

Attachment PA Flex 1 Memo Exhibits 20200710.xlsx is not a PDF document and cannot be reproduced here.

July 10, 2020

Pennsylvania Department of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-132454225
Policy Forms: 7052 et al

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 66.3% on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania and the Rate Stability regulation.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

The following electronic items are included in this submission:

- This Cover Letter;
- Confidential Actuarial Memorandum;
- Public Actuarial Memorandum;
- Excel Version of Loss Ratio Exhibits; and
- Current and Proposed Rate Schedules.

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Matthew Haladay, FSA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
6620 W Broad Street
Richmond, VA 23230
Phone: (804) 484-3826
Matthew.Haladay@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Jamala Arland." The signature is written in a cursive, flowing style.

Jamala Arland, FSA, MAAA
Vice President & Actuary, LTC Inforce Actuarial
Genworth Life Insurance Company

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
July 2020

CONFIDENTIAL

Policy Form 7052 et al

1. Scope of this Filing

This filing applies to the referenced policy forms issued in Pennsylvania between November 2011 and November 2013, which does not include the policies that are subject to the revised couple's discount, as described in Section 7.3 (b) of this actuarial memorandum. 7052 is also referred to by Genworth Life Insurance Company ("GLIC") as "Flex 1". This form is no longer being sold.

For all the policies issued in Pennsylvania to which the current filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2019.

	Total Lives
Issued Lives	3,268
Inforce Lives	2,931

2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

In this filing, GLIC requests the premium rate increase of 66.3%, applicable to the base rates and associated riders of all inforce lives referenced in Section 1 of this actuarial memorandum.

In this Memorandum, we demonstrate that the proposed premium rate increase satisfies the minimum requirements of Pennsylvania and the Rate Stability regulation. This actuarial memorandum may not be suitable for other purposes.

3. Justification of the Premium Rate Increase

From the time that this policy form was originally priced, GLIC has monitored and analyzed the impact of its experience on the projections and lifetime loss ratios. GLIC has observed that emerging experience continues to unfold unfavorably, and assumptions and methodologies have been adjusted to that effect.

The main drivers for this rate increase are that claim costs are expected to emerge higher than originally anticipated. Genworth reviews experience and all assumptions every year in connection with Cash Flow Testing (CFT). The following updates to the assumptions made since pricing have contributed to expected deterioration in the lifetime loss ratio:

1. Claim costs, driven by Claim Incidence, Claim Termination Rates (CTR) and Benefit Utilization Rates (BUR)
2. Lower Voluntary Lapses and Active Life Mortality

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The originally filed definition of Moderately Adverse Experience (“MAE”) has been exceeded as demonstrated in Section 8F of this Memorandum. Additionally, actual historical experience combined with revised best estimate assumptions have resulted in lifetime loss ratios greater than what was anticipated at pricing driven by the various assumption updates listed above but is predominantly attributed to future expectations of our morbidity experience. Flex 1 is a relatively young block, and experience is still emerging at the later claim durations and later ages, which may cause the assumption to change over time and the provision for additional MAE (see Section 8F) should help balance this uncertainty. The table below demonstrates the evolution of the lifetime loss ratio since pricing and includes an attribution analysis from GLIC’s most recent assumption update.

	Walk from Pricing to Current Best Estimate Lifetime Loss Ratio	Lifetime Loss Ratio	Impact	Description of the Incremental Impact for Each Step
Step 1	Original pricing with expected mix	67.8%		
Step 2	2016 CFT and June 30, 2016 Inforce	73.0%	7.3%	Impact driven by higher claim costs and lower lapses
Step 3	2018 CFT and December 31, 2018 Inforce	76.6%	4.9%	Impact driven by lower CTR and higher incidence rates at ages 74+
Step 4	2019 CFT (all but Lapse and Mortality) and December 31, 2019 Inforce	79.9%	4.4%	Impact driven by higher than expected incidence rates, particularly at attained ages 75 and up
Step 5	2019 CFT (all but Lapse) and December 31, 2019 Inforce	80.5%	0.7%	Impact driven by lower active life mortality
Step 6	2019 CFT / Best Estimates and December 31, 2019 Inforce	81.2%	0.9%	Impact driven by lower lapses

If experience emerges as currently expected, timely implementation of the requested premium rate increase should prevent the need for future premium rate increases. However, if rate increases are delayed due to late approvals, less future premium capacity remains in these blocks to absorb the rate increase. As a result, a higher percentage future premium rate increase must be applied to fewer policyholders in order to obtain the target Lifetime Loss Ratio consistent with applicable regulation. It is our intent to act in a timely manner, work diligently with regulators to obtain approval for the proposed rate increase, and seek to avoid more significant premium rate increases when the average policyholder’s attained age is higher.

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The calculations below assume delays in obtaining approval of premium rate increases but no other change. Note that, if the approval of the requested premium rate increase is delayed seven years, the increase necessary to achieve the same Lifetime Loss Ratio roughly doubles.

Impact of Rate Increase Delay	
Years Delayed	Required Increase
None	66.3%
1	72.8%
2	79.7%
3	87.3%
4	95.8%
5	105.0%
6	116.0%
7	129.0%

4. Marketing Method and Underwriting Description

Policies were sold primarily through licensed producers.

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

5. Description of Benefits

This plan is a Guaranteed Renewable policy. These forms are a comprehensive product with benefits payable on a daily or monthly basis. These forms also require an insured to meet benefit eligibility requirements that are triggered by Activities of Daily Living (ADL) deficiencies or severe cognitive impairment. The daily or monthly benefit, Benefit Period, Elimination Period (service day or calendar day) and Benefit Increase Option (BIO) can be selected at issue.

All of the following benefits are included in the base policy:

- Privileged Care Coordination Services
- Nursing Facility Benefit
- Assisted Living Facility Benefit
- Home and Community Care Benefit
- Bed Reservation Benefit
- Home Assistance Benefit
- Hospice Care Benefit

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- Respite Care Benefit
- Alternate Care Benefit
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

All of the following benefits and riders are optional:

- Refund of Premium at Death– Graded or 10 year
- Restoration of Benefits Rider
- Transition Benefit
- Nonforfeiture Benefit Rider
- Shared Coverage Rider
- Shared Coverage with Joint Waiver of Premium Rider
- Waiver of Home Care Elimination Period Rider
- Enhanced Survivorship Benefit
- 10 Year Survivorship Benefit
- BIO (equal, compound, no benefit increase)
- Future Purchase Options
- Guaranteed Purchase Options

6. Alternatives to the Proposed Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase. These options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments. Additional options and policyholder communications are being explored and considered by GLIC to provide options for policyholders to be able to completely mitigate the rate increase.

Reduced Benefit Options. Insureds can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved by the Department as part of the original filing. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, including (where available):

1. Reduction in Daily/Monthly Maximum amount;
2. Reduction in Benefit Period;
3. Reduction or elimination of the BIO;
4. Increases in Elimination Period; and
5. Elimination of policy riders.

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Other options. GLIC will offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture benefit rider with their policy may elect that option. In addition, GLIC will offer an Optional Limited benefit, already approved for use in Pennsylvania, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

7.1 Renewability

These policies are Guaranteed Renewable for life, subject to policy terms and conditions.

7.2 Area Factors

Geographic area factors are not used in rating these policies.

7.3 (a) Premium Classes

Premium rates are unisex, level and payable for life (except for 189 inforce policies with limited pay premium on this form in your state). Premiums generally vary by issue age, daily benefit, Benefit Period, Elimination Period, BIO, and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% or 20% may have been provided to applicants in response to specified health underwriting criteria specified on the application. Where the criteria for a couple's discount were met, a discount of 40% was provided to both individuals when both submitted valid applications and both were issued coverage. If only one member of a couple was approved, the discount was reduced to 25%.

7.3 (b) Addendum Revising Couple's Discount

For some states, where approved, GLIC implemented an addendum to revise the couple's discounts for any new policies subject to these discounts. Where the criteria for a couple's discount were met, a discount of 20% was provided to both individuals when both submitted valid applications, and both were issued coverage. If only one member of a couple was approved, the discount was reduced to 10%. These policies are not subject to the rate increase as current best estimate lifetime loss ratios for these policies are significantly more favorable than for other policies. These policies have been included in the nationwide experience and no rate increase has been applied to their premiums.

The addendum mentioned above was approved in your state and some policies were issued with the revised couple's discount. These policies are not subject to the proposed rate increase referenced in Section 2 of this Actuarial Memorandum.

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7.4 Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode.

Premium Mode	Modal Factor	State Distribution	Nationwide Distribution
Annual	1	69.5%	71.8%
Semi-Annual	0.51	6.9%	5.4%
Quarterly	0.26	13.4%	10.1%
Monthly	0.09	10.2%	12.8%

7.5 History of Previous Rate Revisions

No prior rate increases have been submitted in your state.

7.6 Rate Schedule

Current rate tables have been included in Appendix A. Corresponding rate tables reflecting the proposed rate increase have been included in Appendix B, attached separately. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

7.7 Proposed Effective Date

This rate increase will apply to policies on their billing anniversary date, following a minimum 60-day policyholder notification period.

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8. Actuarial Assumptions

This filing's assumptions, with the exception of claim situs mix, are based on actual Genworth nationwide experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics, policyholder characteristics or underwriting criteria. The claim situs mix assumption is based on GLIC nationwide data. Best Estimate assumptions, described below, for voluntary lapse, mortality, and morbidity do not include any provision for contingency or risk margin.

The actuarial assumptions used to support actuarially justified rate increase filings in Pennsylvania are consistent with those used for GLIC's 2019 CFT, prior to additional Provisions for Adverse Deviation. While base voluntary lapse, mortality and morbidity assumptions are consistent, some modeling features, such as estimates of policyholder behavior (nonforfeiture elections and benefit reductions), are not identical.

The best estimate assumptions were developed by Genworth's Long Term Care Experience Studies team in collaboration with other Genworth actuaries. Genworth's Assumption Review Committee approved these assumptions. Genworth reviews experience and all assumptions every year in connection with CFT and may obtain third-party reviews when, for example, management considers changes to be material. The 2019 changes to the incidence assumption were reviewed by a national actuarial consulting firm.

Note: GLIC nationwide data includes all the states' data except New York. Genworth nationwide data refers to GLIC nationwide data plus New York data.

A. Voluntary Lapse Rates:

Original Filing: Originally filed lapse rate assumptions for lifetime pay policies vary by issue age and duration. The original ultimate lapse rate for Flex 1 was 1.0%.

Current Filing: The assumptions are derived from actual Genworth nationwide Long Term Care lapse experience through fourth quarter of 2018, with a 6-month lag and excluding the experience of recent partial policy years.

For durations 1-10, Flex 1 lapse rates are based on the pooled experience of this policy form and similar policy forms. For durations 11+, Flex 1 lapse rates are based on total Genworth nationwide experience, with a product adjustment factor. Lapse rates vary by product, issue age, duration, BIO, marital status, risk class and Benefit Period. The assumptions setting process involves credibility weighting actual historical experience with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. The Actual/Expected ratio of 98.6% for the pooled experience of the similar policy forms shows a good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

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The following table is a sample of the current lapse rates for cells with a Limited Benefit Period, married status and compound BIO

Sample Voluntary Lapse Rate Assumption						
UW Discount	No	No	No	Yes	Yes	Yes
Issue Age	45	55	65	45	55	65
Duration						
1	7.28%	3.97%	4.44%	6.36%	3.46%	3.87%
2	4.72%	2.4%	2.32%	4.11%	2.09%	2.02%
3	3.61%	1.82%	1.72%	3.14%	1.58%	1.5%
4	2.95%	1.44%	1.36%	2.57%	1.25%	1.19%
5	2.21%	1.16%	1.1%	1.92%	1.01%	0.96%
6	1.84%	0.85%	0.87%	1.6%	0.74%	0.76%
7	1.41%	0.69%	0.75%	1.23%	0.6%	0.65%
8	1.11%	0.6%	0.76%	0.96%	0.52%	0.66%
9	0.97%	0.54%	0.76%	0.85%	0.47%	0.67%
10	0.49%	0.45%	0.84%	0.43%	0.39%	0.75%
11	0.61%	0.39%	0.79%	0.53%	0.33%	0.71%
12	0.58%	0.37%	0.77%	0.5%	0.32%	0.71%
13	0.59%	0.39%	0.77%	0.52%	0.35%	0.72%
14	0.59%	0.42%	0.77%	0.53%	0.38%	0.74%
15	0.59%	0.46%	0.78%	0.54%	0.43%	0.77%
16	0.63%	0.52%	0.82%	0.58%	0.49%	0.82%
17	0.65%	0.55%	0.85%	0.61%	0.53%	0.85%
18	0.66%	0.59%	0.91%	0.64%	0.58%	0.91%
19	0.68%	0.63%	0.98%	0.66%	0.62%	0.98%
20	0.7%	0.67%	1.05%	0.69%	0.66%	1.05%
21	0.72%	0.71%	1.13%	0.72%	0.71%	1.13%
22	0.73%	0.73%	1.22%	0.73%	0.73%	1.22%
23	0.73%	0.75%	1.36%	0.73%	0.75%	1.36%
24	0.73%	0.77%	1.52%	0.73%	0.77%	1.52%
25	0.73%	0.8%	1.7%	0.73%	0.8%	1.7%

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B. Mortality:

Original Filing: Original total life mortality assumptions were based on the Annuity 2000 Mortality Table, with mortality improvement of 0.5% per year for 30 years. Selection factors in the original filing varied by gender, marital status, duration and issue age.

Current Filing: The assumption for healthy lives (lives not on claim) is derived from actual Genworth nationwide Long Term Care mortality experience through fourth quarter of 2018, with a 1-year reporting lag. The assumptions setting process involves credibility weighting actual historical experience with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. The Actual/Expected ratio of 98.0% for the pooled experience of this policy form and similar policy forms shows a good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

The mortality improvement assumption for healthy lives continues to apply to the first 10 projection years at a compound rate of 1% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience data and is supported by statistical testing.

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The following table is a sample of the current mortality rate assumptions before improvements for policies with a limited Benefit Period, married status, standard risk class, no BIO and issue age 65.

Gender	M	F
Duration		
1	0.21%	0.11%
2	0.35%	0.18%
3	0.43%	0.23%
4	0.51%	0.28%
5	0.58%	0.32%
6	0.66%	0.37%
7	0.75%	0.42%
8	0.85%	0.48%
9	0.95%	0.54%
10	1.06%	0.62%
11	1.19%	0.71%
12	1.34%	0.82%
13	1.53%	0.97%
14	1.78%	1.17%
15	2.09%	1.43%
16	2.50%	1.78%
17	3.03%	2.18%
18	3.67%	2.69%
19	4.39%	3.31%
20	5.04%	3.91%
21	5.38%	4.37%
22	5.71%	4.88%
23	6.01%	5.43%
24	6.46%	5.95%
25	6.91%	6.47%
26	7.46%	7.13%
27	7.99%	7.81%
28	8.53%	8.53%
29	9.03%	9.03%
30	9.38%	9.38%

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C. Morbidity:

The morbidity assumption is composed of three main parts - incidence, benefit utilization and claim termination rates (sometimes described as claim continuance). The latter two assumptions constitute claim severity. Claim incidence rates measure the likelihood of a policyholder going on claim. Benefit utilization rates measure the proportion of contractually available benefits that a policyholder uses while on claim, once eligibility requirements have been met. Claim termination rates refer to the length of time until a claimant leaves their claim status, once benefit eligibility requirements have been met, and are applied from the loss date of the claim. Because the benefit utilization and claim termination assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption to split newly incurred claims between Nursing Home (NH), Assisted Living Facility (ALF) and Home Care (HC) settings.

Original Filing: Both the expected incidence and severity of claims were developed for facility benefits and home health care benefits using company experience for over 30 years. Incidence rates, by issue age and duration, were developed to reflect the effects of underwriting. Also, experience was used to determine couple's discounts and preferred underwriting status discounts. Using all available data, total expected claim costs were developed and considered reasonable estimates of aggregate long term care experience under the provisions of the policy. The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Current Filing:

The four components of morbidity - incidence, benefit utilization, claim termination and claim situs mix - are described below.

1. Incidence Rates

Significant changes were made in the development of the 2019 incidence assumption.

The incidence assumption setting process involves credibility weighting actual historical experience with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, we conducted a deep review of the baseline curves for the pooled experience of this policy form and similar policy forms. The development of the previous baseline had started with the curves for older products and adjusted them to reflect the fact that actual experience for this block of business and the pooled experience of this policy form and similar policy forms was more favorable than the older products and to reflect the assumption that the favorable difference would continue, primarily due to improvements in underwriting. The previous baseline had been developed when limited experience data for the pooled products was available (fewer than 2,000 claims). Based on an analysis of emerging experience (now more than 11,000 claims), the baseline assumption has been reshaped to reflect the fact that experience for the pooled products continues to be more favorable than the older products, but not to the same extent anticipated by the previous baseline assumption. Most importantly, the baseline assumption required strengthening beyond early policy durations and young ages at disability, in order to better fit emerging experience for this block

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of business. The incidence assumption setting process now also includes use of a Generalized Linear Model (GLM), in order to produce a better fit among the explanatory variables when evaluating actual historical experience each year. The 2019 incidence assumption development was peer reviewed by a national actuarial consulting firm.

The assumptions are derived from actual Genworth nationwide Long Term Care claim incidence experience, updated through fourth quarter of 2018, with a 1-year reporting lag. The Actual/Expected ratio of 100.4% for the pooled experience of this policy form and similar policy forms shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

The morbidity improvement assumption for healthy lives applies to the first 10 projection years at a compound rate of 1.6% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience data and supported by statistical testing.

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The following table is a sample of claim incidence rate assumptions for a married insured, issue ages 55 and 65 for limited benefit periods:

Claim Incidence Rates								
Gender	M	M	M	M	F	F	F	F
UW Discount	No	No	Yes	Yes	No	No	Yes	Yes
Issue Age	55	65	55	65	55	65	55	65
Duration								
1	0.02%	0.05%	0.02%	0.04%	0.02%	0.05%	0.02%	0.03%
2	0.04%	0.09%	0.02%	0.06%	0.03%	0.09%	0.03%	0.06%
3	0.05%	0.13%	0.03%	0.09%	0.04%	0.14%	0.03%	0.09%
4	0.06%	0.18%	0.03%	0.13%	0.06%	0.19%	0.04%	0.13%
5	0.07%	0.24%	0.04%	0.17%	0.07%	0.26%	0.05%	0.17%
6	0.09%	0.31%	0.04%	0.21%	0.08%	0.34%	0.06%	0.22%
7	0.1%	0.4%	0.05%	0.26%	0.1%	0.45%	0.08%	0.29%
8	0.12%	0.51%	0.06%	0.33%	0.12%	0.59%	0.09%	0.37%
9	0.14%	0.65%	0.08%	0.42%	0.15%	0.76%	0.1%	0.47%
10	0.17%	0.81%	0.09%	0.54%	0.18%	0.96%	0.12%	0.6%
11	0.21%	1%	0.11%	0.66%	0.22%	1.21%	0.15%	0.76%
12	0.25%	1.26%	0.14%	0.85%	0.28%	1.53%	0.17%	0.96%
13	0.3%	1.55%	0.17%	1.08%	0.34%	1.89%	0.21%	1.21%
14	0.37%	1.86%	0.21%	1.37%	0.43%	2.29%	0.24%	1.49%
15	0.43%	2.18%	0.25%	1.68%	0.52%	2.71%	0.27%	1.79%
16	0.49%	2.49%	0.29%	1.99%	0.61%	3.1%	0.32%	2.08%
17	0.61%	2.97%	0.38%	2.5%	0.75%	3.6%	0.39%	2.60%
18	0.74%	3.49%	0.48%	3.09%	0.91%	4.12%	0.48%	3.23%
19	0.88%	4.08%	0.61%	3.76%	1.1%	4.76%	0.60%	3.92%
20	1.02%	4.7%	0.72%	4.41%	1.29%	5.47%	0.75%	4.66%
21	1.16%	5.35%	0.82%	5.08%	1.47%	6.26%	0.91%	5.38%
22	1.45%	6.21%	1.05%	5.99%	1.81%	7.00%	1.16%	6.37%
23	1.76%	7.11%	1.34%	6.93%	2.16%	7.79%	1.44%	7.42%
24	2.07%	7.93%	1.61%	7.69%	2.55%	8.25%	1.72%	8.16%
25	2.4%	8.96%	1.89%	8.71%	2.95%	9.09%	2.02%	9.28%
26	2.72%	9.99%	2.17%	9.8%	3.37%	10.04%	2.32%	10.42%
27	3.28%	10.86%	2.74%	10.75%	3.95%	10.90%	2.93%	11.45%
28	3.86%	11.76%	3.34%	11.74%	4.57%	11.87%	3.59%	12.61%
29	4.46%	12.54%	3.95%	12.51%	5.24%	12.52%	4.30%	13.43%
30	5.09%	13.29%	4.58%	13.29%	5.97%	13.43%	5.07%	14.52%

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2. Benefit Utilization Rates (BUR)

The BUR is based on a rolling 12 months of paid claim data. The 2019 CFT assumption is consistent with our Disabled Life Reserving assumption used in 3Q2019, except it collapses the variables of diagnosis and daily maximum benefit amount due to modeling constraints.

The assumption is derived from actual Genworth nationwide Long Term Care paid claim experience. The assumption used in GLIC's 2019 CFT is based on claim payment data from 4/1/2018 through 3/31/2019. The utilization rates are segmented by product type (indemnity or reimbursement), care situs, BIO, Benefit Period, age at disability and claim duration. Genworth considers experience combined from all core reimbursement products when setting the BUR assumption for Flex 1. The BUR assumption has a 100% A/E due to the development methodology.

A utilization trend assumption is used for reimbursement products. Long term trending is accomplished by inflating each of the assumed starting BURs by the applicable inflation assumption (ranging from 1.0% to 2.3%) and deflating it by the contractual BIO for the next 20 years into the future. Remaining projection years use the accumulated trending after 20 years. The trend assumption generally increases the future projected claim costs for No BIO policies and decreases the future projected claim costs for Simple and Compound BIO policies relative to recent actual experience.

The following table is a sample of base benefit utilization rate assumptions (i.e. before the application of the utilization trend assumption) for a reimbursement policy, limited benefit period (4+ years), and with compound BIO:

Benefit Utilization Factors						
Age at Disability	81	81	81	86	86	86
Care Situs	ALF	HC	NH	ALF	HC	NH
Claim Duration						
1	64.23%	38.70%	70.84%	64.37%	40.20%	72.13%
2	68.79%	50.76%	76.84%	68.27%	52.20%	77.46%
3	71.73%	57.17%	77.24%	70.72%	58.41%	77.38%
4	70.51%	60.75%	74.24%	69.30%	61.86%	74.14%
5	66.99%	60.34%	69.25%	65.88%	61.49%	69.19%
6	62.87%	57.28%	64.11%	62.05%	58.59%	64.29%
7+	59.60%	53.16%	60.20%	59.25%	54.76%	60.82%

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3. Claim Termination Rates (CTR)

The assumption is derived from actual Genworth nationwide Long Term Care experience for the period from inception through fourth quarter 2018, with a 6-month lag.

High terminations in early claim durations are generally followed by a flattening of the curve as acute disabilities terminate due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is unlikely. Claim terminations at these longer durations are driven by disabled life mortality rates.

The 2018 CTR assumption was reviewed with the additional year of data, found to produce a good fit and was unchanged for purposes of 2019 CFT. The Actual/Expected ratio of 99.7% for the combined reimbursement business has a very good fit to the inception-to-date historical experience. Experience is still emerging at the later claim durations and is changing at the earliest durations, which may cause the assumption to change over time.

The following table is a sample of claim termination rates for Assisted Living Facility, female, limited Benefit Period, disability age 82, for the first 240 claim durations:

Monthly Claim Termination Rates							
Duration	Rate	Duration	Rate	Duration	Rate	Duration	Rate
1	0.85%	37-48	1.76%	86	2.33%	103	2.53%
2	0.61%	49-60	2.25%	87	2.34%	104	2.54%
3	0.53%	61-67	2.34%	88	2.35%	105	2.55%
4	1.11%	68-72	2.33%	89	2.36%	106	2.57%
5	1.52%	73	2.24%	90	2.37%	107	2.58%
6	1.41%	74	2.25%	91	2.38%	108	2.59%
7	1.35%	75	2.26%	92	2.40%	109-120	2.71%
8	1.32%	76	2.27%	93	2.41%	121-132	2.79%
9	1.27%	77	2.28%	94	2.42%	133-144	2.96%
10	1.25%	78	2.29%	95	2.43%	145-156	3.10%
11	1.22%	79	2.30%	96	2.44%	157-168	3.23%
12	1.13%	80	2.31%	97	2.45%	169-180	3.33%
13	1.48%	81	2.32%	98	2.47%	181-192	3.41%
14-24	1.47%	82	2.33%	99	2.48%	193-204	3.63%
25-30	1.62%	83	2.34%	100	2.49%	205-216	3.77%
31	1.61%	84	2.35%	101	2.50%	217-228	3.82%
32-36	1.62%	85	2.32%	102	2.52%	229-240	4.00%

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4. Claim Care Situs Mix

A claim situs mix assumption is used to split the incidence rates among the care situses: NH, ALF and HC.

The current best estimate assumption for claim situs mix is derived from actual GLIC nationwide Long Term Care experience, using data from 2008 through 2018, with a 6-month lag. The study shows a significant difference between New York and nationwide experience, so the New York experience is excluded.

The situs assumption varies by product, age at disability and marital status. At the lower attained ages, first situs claims are more likely to be for HC. At the higher attained ages, first situs claims are more evenly distributed between HC and facility.

The Actual/Expected ratio is 100.1% for HC, 100.0% for NH and 99.9% for ALF for pooled experience of this policy form and similar policy forms products. This is a very good fit to the experience used to set the assumption.

The following table is the situs mix assumption for GLIC for selected ages:

Final GLIC Situs Mix Assumptions for Selected Attained Ages				
Block	Age at Disability	HC	ALF	NH
Flex 1 Married	<60	94.2%	2.9%	2.8%
	65	90.5%	5.3%	4.2%
	70	86.1%	8.3%	5.6%
	75	80.9%	12.2%	6.9%
	80	75.0%	16.9%	8.2%
	85	68.3%	22.3%	9.4%
	90+	60.8%	28.5%	10.7%
Flex 1 Singles	<60	86.8%	8.4%	4.8%
	65	79.4%	14.2%	6.4%
	70	72.8%	19.7%	7.4%
	75	67.0%	24.8%	8.2%
	80	62.0%	29.1%	9.0%
	85	57.7%	32.4%	9.9%
	90+	54.2%	35.1%	10.7%

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D. Expenses:

Expenses do not affect the Lifetime Loss Ratio projections shown in this memorandum, nor have they affected the amount of the actuarially justified rate increase. Expenses have not been explicitly projected.

E. Interest:

A 3.8% interest rate assumption is used to calculate historical, future and lifetime loss ratios. This is the average statutory valuation interest rate for all GLIC policies issued on this form nationwide.

F. Moderately Adverse Experience ("MAE"):

Original Filing: MAE was originally defined as any of or any combination of the following:

- a. Morbidity 10% higher than expected,
- b. Lapse rates 25 basis points lower than expected,
- c. Mortality 15% lower than expected, or
- d. Investment earnings 25 basis points less than expected.

At the time of pricing, sensitivity testing of the key pricing assumptions defined above was performed. If morbidity was set to be 10% higher than expected, which translates to a 74.6% loss ratio, profitability dropped below company's risk tolerance level. Each of the other scenarios impacted profitability to a lesser degree; therefore, we consider 74.6% as the maximum acceptable loss ratio and any scenario or combination of scenarios that produce a higher loss ratio than the maximum acceptable loss ratio would be considered MAE. The current lifetime loss ratio reflecting new best estimate assumptions is 81.2%. Since 81.2% is higher than 74.6%, MAE has been exceeded and the rate increase is justified.

Current Filing: The current rate increase request includes a 15% MAE. Inclusion of this MAE is meant to stabilize Long Term Care premiums and reduce the frequency of future rate increases. Given that Flex 1 is a relatively young block, experience is still emerging at the later claim durations and later ages, which may cause the assumption to change over time. The additional MAE should help balance this uncertainty while achieving the objective stabilizing premiums and minimizing the frequency of rate increases. GLIC has performed sensitivity testing to analyze the impact of changes to incidence, mortality, and utilization trend and concluded that this margin is sufficient enough to decrease frequency of rate increases, unlike what has been observed for other blocks within GLIC and within the industry that include lower or no MAE.

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9. Development of the Proposed Rate Increase

In developing the proposed premium rate increase, the following has been considered:

- a. Policy design, underwriting, and claims adjudication practices have been considered;
- b. In order to ensure maximum credibility, exhibits are based on all GLIC nationwide except for Florida and California¹, through December 31, 2019, for all Flex 1 including the policies mentioned under Section 7.3(b). Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
- c. One of the main purposes of MAE is to stabilize Long-Term care premiums. The experience has deteriorated year after year such that it has been necessary for GLIC to request rate increases of higher amounts and more frequently than desired. To help avoid such frequent increases, GLIC is increasing the current 10% MAE to 15%;
- d. The proposed rate increase has been assumed to be implemented on August 21, 2021. Our objective is to get closer to the acceptable maximum lifetime loss ratio of 74.6%. The justified rate increase was calculated to bring the lifetime loss ratio with the current assumption and new provision for MAE (15%) closer to the acceptable maximum lifetime loss ratio, in compliance with the 58%/85% premium test defined in the Rate Stability regulation;
- e. Lifetime projections of earned premiums and incurred claims are set forth in Exhibit I. Lifetime projections of earned premiums and incurred claims reflecting the proposed rate increase are set forth in Exhibit II;
- f. Compliance of the 58%/85% premium test defined in the Rate Stability regulation has been verified, as demonstrated in Exhibit III; and
- g. Historical and projected earned premiums and incurred claims include provisions for waiver of premium.

9.1 New Business Premium Rate Comparison

GLIC has compared premium rates on the referenced policy form to the new business rates where the policy characteristics are similar. There are significant differences in benefits, underwriting and other product features between the Flex 1 products and the product form series GLIC currently offers for sale, Policy Form Number 8000R1. Where possible, adjustments have been made so that new business comparisons are meaningful. These differences affect the rate comparison in the following ways:

Benefit Differences: Several benefits, available in prior product generations, including Flex 1, are not offered in Policy Form Number 8000R1, including benefit periods of eight (8) years or longer, elimination period of zero (0) days, and limited premium payment options (none of these benefits are currently marketed). Policies with these benefit differences are not considered to exceed new business rates.

Underwriting: Product Form Number 8000R1 is subject to several underwriting enhancements that did not apply to Flex 1. While these underwriting enhancements are not directly reflected in benefits, they

¹ Projected earned premiums and incurred claims and original pricing for Florida and California are based on state specific assumptions and therefore experience for these states have been excluded from the nationwide experience.

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impact both original and new business pricing. In addition, Product Form Number 8000R1 has four underwriting categories (Standard, Select, Preferred, and Best), while Flex 1 had only two such categories (Standard and Preferred). GLIC recently made the decision to discontinue sales of Preferred and Best. Ignoring Preferred policies would limit the comparison significantly. GLIC has made a good faith effort to compare these policies and map the two underwriting categories of Flex 1 to the four underwriting categories of Policy Form Number 8000R1 despite the differences.

Issue Ages: Current marketing limits issue ages to between 40 and 75. Policyholders with issue ages outside of this range are not considered to exceed new business rates.

Gender Based Pricing: Product Form Number 8000R1 was priced on a gender-specific basis, as opposed to the unisex basis applicable to Flex 1. A blend of female/male rates based on pricing assumptions was used to develop approximate unisex rates.

In accordance with the Rate Stability regulation and the Long Term Care Rate Stability Practice Note issued by the American Academy of Actuaries in 2012, we believe the differences noted above sufficiently justify a rate level greater than the new business rates for some of the Flex 1 inforce policies in your State. Since GLIC prioritizes rate sufficiency and company solvency, the greater rate level is required in order to certify that, if experience emerges as expected, no further rate increases are anticipated.

10. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2019, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2019, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 3.8%.

11. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

12. Future Rate Increases

Policies to which this premium rate increase filing applies may also be subject to future additional rate increases if the full amount of the rate increase requested in this filing is not approved or if underlying assumptions are not realized and the future experience exceeds a 15% MAE. We defined "exceeds a 15% margin" as any change that results in a lifetime loss ratio greater than projected in Exhibit II of this memorandum.

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13. State Average Annual Premium Based on Exposed Lives

	Average Premium
Before Proposed Rate Increase	2,515
After Proposed Rate Increase	4,182

14. State and GLIC Nationwide Distribution of Business as of December 31, 2019 (Based on Exposed Lives)

By issue age:

Issue Age	State	Nationwide
<55	25.8%	29.4%
55-59	31.6%	30.8%
60-64	28.7%	26.6%
65-69	12.2%	10.9%
70-74	1.6%	2.1%
75-79	0.2%	0.3%
80+	0.0%	0.0%

By elimination period:

Elimination Period in Days	State	Nationwide
0	0.0%	0.0%
30	2.4%	2.3%
60	0.0%	0.0%
90	93.3%	93.2%
180	3.1%	3.2%
365	1.2%	1.3%

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By benefit period:

Benefit Period in Years	State	Nationwide
1	0.0%	0.1%
2	9.5%	8.7%
3	33.7%	29.6%
4	23.7%	29.9%
5	19.0%	18.5%
6	4.6%	4.7%
8	1.0%	1.2%
10	2.9%	3.2%
12	0.0%	0.0%
16	0.0%	0.0%
20	0.0%	0.0%
Lifetime	5.7%	4.1%

By inflation option:

Benefit Increase	State	Nationwide
None	2.7%	4.0%
Simple	7.8%	7.8%
Compound	89.5%	88.2%

15. State and GLIC Nationwide Lives, Premiums and Average Age

	State	Nationwide
Number of Exposed Lives	2,931	79,297
Inforce Annualized Premium	\$7,370,706	\$188,066,062
Average Issue Age	58	58
Average Attained Age	66	65

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16. Confidentiality

Pursuant to 65 P.S. § 67.101 et seq. (the “Right-to-Know Law”), Genworth Life Insurance Company (“GLIC”) respectfully requests that the following sections to be treated as confidential and not subject to disclosure:

Sections 3, 8, 14, Exhibit I, Exhibit II, and Exhibit III of the Actuarial Memorandum. All Additional Exhibits. The materials sought to be maintained as confidential are referred to as the “GLIC Confidential Materials” herein.

The GLIC Confidential Materials are being filed in connection with GLIC’s request for a rate increase on certain long term care insurance products. However, these materials contain GLIC’s confidential trade secrets, and/or other confidential proprietary information, including but not limited to actuarial formulas, statistics and/or assumptions, which are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from their disclosure or use.

65 P.S. § 67.101(a) sets forth Pennsylvania’s general rule that a public record should generally be available for inspection by members of the public. However, under 65 P.S. § 67.708(b)(11), “trade secrets” and “confidential proprietary information” are explicitly excluded from the list of records that are subject to public disclosure under the Right-to-Know Law. Specifically, § 67.708(b)(11) states as follows:

(b) Exceptions: Except as provided in subsections (c) and (d) [neither of which apply here], the following are exempt from access by a requester under this act:

(11) A record that constitutes or reveals a trade secret or confidential proprietary information.

In turn, 65 P.S. § 67.102 (the “Definitions” section of the Right-to-Know Law) defines the term “trade secret,” in pertinent part, as follows:

Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that:

(1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and

(2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Section 67.102 defines the term “confidential proprietary information” as follows:

Commercial or financial information received by an agency: (1) which is privileged or confidential; and (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

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Pennsylvania's insurance laws recognize the confidential nature of actuarial reports, work papers, and other materials supporting an actuarial opinion, and provide that they are not subject to disclosure under the Right-to-Know Law. See 40 P.S. § 443(d)(1)(i).

The GLIC Confidential Materials fall squarely within the disclosure exemptions for “trade secrets” and “confidential proprietary information” embodied within § 67.708(b)(11). In *Christopher M's Hand Poured Fudge, Inc. v. Hennon*, 699 A.2d 1272 (Pa. Super. Ct. 1997), Pennsylvania's Superior Court set forth six factors that courts can consider in determining whether information qualifies as a trade secret, including: (1) the extent to which the information is known outside the owner's business; (2) the extent to which it is known by employees and others involved in the owner's business; (3) the extent of measures taken by the owner to guard the secrecy of the information; (4) the value of the information to the owner and to his competitors; (5) the amount of effort or money expended by the owner in developing the information; and (6) the ease or difficulty with which the information could be properly acquired or duplicated by others.

Id. at 1275. Each of these factors, along with the “substantial harm” element of the “confidential proprietary information” definition weighs heavily in favor of maintaining the confidentiality of the GLIC Confidential Materials.

GLIC and its predecessors have been providing long-term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long-term care insurance business has placed it in a unique position in the long-term care insurance marketplace, in that no other long-term care insurance carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care insurance products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC.

The GLIC Confidential Materials discuss, among other things, GLIC's assumptions in pricing certain long-term care insurance products, GLIC's proprietary persistency and incurred claims data, and GLIC's policy demographics. In addition to pricing long-term care insurance products, GLIC's extensive data also allows it to effectively manage its policies, by enabling it to accurately set reserves and conduct reliable asset tests. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above. See *Giurintano v. Dep't of Gen. Servs.*, 20 A.3d 613, 615-17 & n.5 (Pa. Commw. Ct. 2011) (holding that the identities of interpreters hired by state contractor were excluded from public disclosure under 65 P.S. §67.708(b)(11) because the contractor (a) kept their identities confidential “to protect its investment,” (b) the interpreters were “business assets,” and (c) disclosing the identities “would cause substantial harm to the [contractor's] competitive position in the industry”).

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GLIC's accumulation of data over its long duration in the long-term care insurance business has come at a substantial cost. For numerous years, GLIC had to price and manage policies without having the benefit of the extensive data and experience that it now possesses. GLIC endured substantial losses on many of those policies that did not perform as expected, and GLIC has incurred and will continue to incur billions of dollars of claims on these policies.

If the GLIC Confidential Materials are released to the public, GLIC would be deprived of its hard-earned competitive advantage, which would cause substantial harm to the company. GLIC's competitors could use GLIC's data and assumptions to price long-term care insurance policies as well as GLIC, without the work, time, expense, and (most significantly) the previous losses that GLIC incurred. If the GLIC Confidential Materials were disclosed, GLIC's competitors would be permitted to exploit GLIC's hard-earned, proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. See *Smith Butz, LLC v. Pa. Dep't of Env'tl. Prot.*, ___ A.3d ___, 2017 WL 1833472, at *9 (Pa. Commw. Ct. 2017) (finding that records that would enable the company's competitors to copy valuable and proprietary business methods constituted confidential proprietary information and/or trade secrets). For these reasons, GLIC respectfully submits that the GLIC Confidential Materials are exempt from disclosure pursuant to 65 P.S. §67.708(b)(11), and requests that they be treated as confidential by the Pennsylvania Insurance Department.

This submission contains the complete, unredacted, confidential version of GLIC's Actuarial Memorandum. GLIC has also filed a publicly available version of this Actuarial Memorandum and other exhibits referenced above, which redacts the GLIC Confidential Materials. Because the enclosed actuarial memorandum contains GLIC's actuarial formulas, statistics, and assumptions that are confidential, proprietary and competitively sensitive in nature, we request that it not be made available for public access.

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17. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on statutory valuations as of December 31, 2019, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania and the Long-Term Care Insurance regulation. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated. In my opinion, the rates are not excessive or unfairly discriminatory.



Shumaila Merchant, F.S.A., M.A.A.A
Director & Actuary
Genworth Life Insurance Company
07/10/2020

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Exhibit I: Flex 1 Policy Forms - Nationwide Experience
With No Rate Increase* without MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80% Discount Factor	Lives
2011	2,097,230	0	0.0%	1.3730	5,639
2012	72,392,550	184,455	0.3%	1.3228	57,361
2013	171,680,338	1,535,922	0.9%	1.2743	81,362
2014	202,706,633	2,067,576	1.0%	1.2277	84,373
2015	202,064,133	4,599,257	2.3%	1.1827	83,265
2016	198,917,537	9,135,646	4.6%	1.1394	82,249
2017	196,281,246	6,857,309	3.5%	1.0977	81,350
2018	193,912,921	11,593,089	6.0%	1.0575	80,668
2019	191,749,398	16,089,816	8.4%	1.0188	80,084
2020	187,143,056	32,811,658	17.5%	0.9815	78,204
2021	184,298,210	37,943,806	20.6%	0.9456	77,143
2022	172,957,103	43,477,253	25.1%	0.9110	76,093
2023	159,976,933	50,094,665	31.3%	0.8776	75,075
2024	157,390,603	58,157,768	37.0%	0.8455	74,021
2025	154,717,905	66,665,369	43.1%	0.8145	72,888
2026	151,868,572	75,080,596	49.4%	0.7847	71,649
2027	148,785,739	82,981,829	55.8%	0.7560	70,280
2028	145,420,005	91,513,369	62.9%	0.7283	68,749
2029	141,699,352	101,400,142	71.6%	0.7017	67,025
2030	137,564,534	113,750,849	82.7%	0.6760	65,078
2031	132,960,487	128,203,029	96.4%	0.6512	62,900
2032	127,867,970	141,857,090	110.9%	0.6274	60,543
2033	122,449,046	156,955,584	128.2%	0.6044	58,069
2034	116,813,185	174,314,943	149.2%	0.5823	55,498
2035	111,012,611	190,818,779	171.9%	0.5610	52,845
2036	105,080,179	205,932,896	196.0%	0.5404	50,122
2037	99,054,068	219,646,159	221.7%	0.5207	47,339
2038	92,952,798	233,269,532	251.0%	0.5016	44,507
2039	86,801,270	247,636,091	285.3%	0.4832	41,642
2040	80,643,026	259,399,254	321.7%	0.4655	38,764
2041	74,533,220	268,735,350	360.6%	0.4485	35,898
2042	68,522,893	276,379,344	403.3%	0.4321	33,064
2043	62,645,918	281,645,030	449.6%	0.4163	30,275
2044	56,933,901	284,091,429	499.0%	0.4010	27,553
2045	51,425,064	281,377,216	547.2%	0.3863	24,923
2046	46,168,428	275,466,005	596.7%	0.3722	22,409
2047	41,209,239	268,873,592	652.5%	0.3586	20,025
2048	36,558,833	259,648,970	710.2%	0.3454	17,777
2049	32,220,038	247,096,250	766.9%	0.3328	15,675
2050	28,204,472	231,357,084	820.3%	0.3206	13,730
2051	24,533,075	213,924,829	872.0%	0.3089	11,951
2052	21,212,374	197,491,706	931.0%	0.2976	10,337
2053	18,227,586	181,341,022	994.9%	0.2867	8,882
2054	15,559,141	164,835,045	1059.4%	0.2762	7,581
2055	13,192,362	148,659,433	1126.9%	0.2661	6,429
2056	11,115,128	132,635,684	1193.3%	0.2563	5,420
2057	9,312,056	115,931,467	1245.0%	0.2469	4,544
2058	7,756,894	99,911,963	1288.0%	0.2379	3,788
2059	6,422,677	86,657,417	1349.2%	0.2292	3,140
2060	5,286,538	75,487,399	1427.9%	0.2208	2,589
2061	4,326,449	65,740,394	1519.5%	0.2127	2,123
2062	3,520,746	57,060,457	1620.7%	0.2049	1,733
2063	2,848,726	49,219,164	1727.8%	0.1974	1,408
2064	2,292,864	42,193,716	1840.2%	0.1902	1,139
2065	1,836,399	36,196,481	1971.1%	0.1832	917
2066	1,463,036	31,031,739	2121.1%	0.1765	736
2067	1,159,535	26,300,410	2268.2%	0.1701	589
2068	914,894	22,015,941	2406.4%	0.1638	470
2069	719,444	18,608,190	2586.5%	0.1578	373
2070	563,894	15,584,783	2763.8%	0.1521	295
2071	439,815	12,850,730	2921.8%	0.1465	232
2072	341,028	10,587,592	3104.6%	0.1411	181
2073	262,771	8,677,961	3302.5%	0.1360	141
2074	201,345	6,963,107	3458.3%	0.1310	108
2075	153,459	5,523,848	3599.5%	0.1262	83
2076	116,010	4,329,937	3732.4%	0.1216	62
2077	86,904	3,300,057	3797.4%	0.1171	47
2078	64,618	2,433,380	3765.8%	0.1128	35
2079	47,749	1,759,899	3685.7%	0.1087	26
Accumulated and Present Values as of 12/31/2019					
Past:	1,647,808,812	56,769,044	3.4%		
Future:	2,287,316,077	3,136,602,908	137.1%		
Lifetime:	3,935,124,890	3,193,371,952	81.2%		
Lifetime with MAE:	3,935,124,890	3,672,377,745	93.3%		

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Exhibit II: Flex 1 Policy Forms - Nationwide Experience
With Requested 66.3% Rate Increase* with MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	3.80%	
				Discount Factor	Lives
2011	2,097,230	0	0.0%	1.3730	5,639
2012	72,392,550	184,455	0.3%	1.3228	57,361
2013	171,680,338	1,535,922	0.9%	1.2743	81,362
2014	202,706,633	2,067,576	1.0%	1.2277	84,373
2015	202,064,133	4,599,257	2.3%	1.1827	83,265
2016	198,917,537	9,135,646	4.6%	1.1394	82,249
2017	196,281,246	6,857,309	3.5%	1.0977	81,350
2018	193,912,921	11,593,089	6.0%	1.0575	80,668
2019	191,749,398	16,089,816	8.4%	1.0188	80,084
2020	187,143,056	37,823,315	20.2%	0.9815	78,204
2021	229,056,340	46,444,477	20.3%	0.9456	77,143
2022	273,185,344	56,399,635	20.6%	0.9110	76,093
2023	251,845,137	63,802,342	25.3%	0.8776	75,075
2024	247,780,032	73,272,620	29.6%	0.8455	74,021
2025	243,554,636	83,263,189	34.2%	0.8145	72,888
2026	239,039,463	93,124,604	39.0%	0.7847	71,649
2027	234,146,447	102,351,164	43.7%	0.7560	70,280
2028	228,802,916	112,290,753	49.1%	0.7283	68,749
2029	222,894,243	123,808,326	55.5%	0.7017	67,025
2030	216,325,559	138,220,110	63.9%	0.6760	65,078
2031	209,011,275	155,086,640	74.2%	0.6512	62,900
2032	200,928,623	170,975,748	85.1%	0.6274	60,543
2033	192,342,610	188,523,067	98.0%	0.6044	58,069
2034	183,422,089	208,699,572	113.8%	0.5823	55,498
2035	174,244,646	227,834,832	130.8%	0.5610	52,845
2036	164,863,699	245,306,184	148.8%	0.5404	50,122
2037	155,339,226	261,115,163	168.1%	0.5207	47,339
2038	145,700,241	276,787,733	190.0%	0.5016	44,507
2039	135,987,090	293,298,529	215.7%	0.4832	41,642
2040	126,269,744	306,679,683	242.9%	0.4655	38,764
2041	116,636,542	317,138,214	271.9%	0.4485	35,898
2042	107,167,993	325,608,742	303.8%	0.4321	33,064
2043	97,915,527	331,298,926	338.4%	0.4163	30,275
2044	88,930,026	333,701,333	375.2%	0.4010	27,553
2045	80,271,976	330,097,900	411.2%	0.3863	24,923
2046	72,018,563	322,784,051	448.2%	0.3722	22,409
2047	64,240,133	314,709,111	489.9%	0.3586	20,025
2048	56,951,529	303,605,639	533.1%	0.3454	17,777
2049	50,156,911	288,663,221	575.5%	0.3328	15,675
2050	43,874,202	270,054,752	615.5%	0.3206	13,730
2051	38,136,369	249,515,707	654.3%	0.3089	11,951
2052	32,952,022	230,177,657	698.5%	0.2976	10,337
2053	28,295,342	211,207,085	746.4%	0.2867	8,882
2054	24,135,512	191,859,471	794.9%	0.2762	7,581
2055	20,449,390	172,928,541	845.6%	0.2661	6,429
2056	17,217,633	154,204,288	895.6%	0.2563	5,420
2057	14,415,241	134,718,620	934.6%	0.2469	4,544
2058	11,999,838	116,051,393	967.1%	0.2379	3,788
2059	9,929,316	100,610,933	1013.3%	0.2292	3,140
2060	8,167,825	87,603,661	1072.5%	0.2208	2,589
2061	6,680,593	76,259,439	1141.5%	0.2127	2,123
2062	5,433,479	66,163,752	1217.7%	0.2049	1,733
2063	4,394,031	57,049,799	1298.3%	0.1974	1,408
2064	3,534,975	48,889,135	1383.0%	0.1902	1,139
2065	2,829,994	41,925,948	1481.5%	0.1832	917
2066	2,253,638	35,931,982	1594.4%	0.1765	736
2067	1,785,427	30,444,683	1705.2%	0.1701	589
2068	1,408,262	25,478,343	1809.2%	0.1638	470
2069	1,107,110	21,529,039	1944.6%	0.1578	373
2070	867,486	18,026,899	2078.1%	0.1521	295
2071	676,338	14,861,437	2197.3%	0.1465	232
2072	524,207	12,241,872	2335.3%	0.1411	181
2073	403,733	10,032,089	2484.8%	0.1360	141
2074	309,224	8,048,308	2602.7%	0.1310	108
2075	235,568	6,383,778	2709.9%	0.1262	83
2076	177,953	5,003,309	2811.6%	0.1216	62
2077	133,213	3,812,832	2862.2%	0.1171	47
2078	98,993	2,811,264	2839.9%	0.1128	35
2079	73,114	2,033,075	2780.7%	0.1087	26
Accumulated and Present Values as of 12/31/2019					
Past:	1,647,808,812	56,769,044	3.4%		
Future:	3,431,662,741	3,733,315,742	108.8%		
Lifetime:	5,079,471,553	3,790,084,786	74.6%		

*Includes rate increase requested in this filing

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Exhibit III: Flex 1 Policy Forms - Nationwide Experience
With Requested 66.3% Rate Increase* with MAE
58/85 Test

This exhibit demonstrates compliance with the Rate Stability Regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True". Note that a provision for Moderately Adverse Experience has been added.

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit II):	1,647,808,812
(2)	Accumulated Past Premiums on Original Rate Basis:	1,647,808,812
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Proposed Rate Increases (Exhibit II):	3,431,662,741
(5)	PV Future Premiums on Original Rate Basis:	2,287,316,077
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	1,144,346,664
(7)	Accumulated Past Incurred Claims (Exhibit II)	56,769,044
(8)	PV Future Incurred Claims (Exhibit II)	3,733,315,742
(9)	Total Incurred Claims: (7) + (8)	3,790,084,786
(10)	$0.58 \times [(2) + (5)] + 0.85 \times [(3) + (6)] =$	3,255,067,100
(11)	Test: Is (9) > (10)?	TRUE

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Policy Form 7052 et al

1. Scope of this Filing

This filing applies to the referenced policy forms issued in Pennsylvania between November 2011 and November 2013, which does not include the policies that are subject to the revised couple's discount, as described in Section 7.3 (b) of this actuarial memorandum. 7052 is also referred to by Genworth Life Insurance Company ("GLIC") as "Flex 1". This form is no longer being sold.

For all the policies issued in Pennsylvania to which the current filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2019.

	Total Lives
Issued Lives	3,268
Inforce Lives	2,931

2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

In this filing, GLIC requests the premium rate increase of 66.3%, applicable to the base rates and associated riders of all inforce lives referenced in Section 1 of this actuarial memorandum.

In this Memorandum, we demonstrate that the proposed premium rate increase satisfies the minimum requirements of Pennsylvania and the Rate Stability regulation. This actuarial memorandum may not be suitable for other purposes.

3. Justification of the Premium Rate Increase

Redacted pursuant to Section 16, below.

4. Marketing Method and Underwriting Description

Policies were sold primarily through licensed producers.

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

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5. Description of Benefits

This plan is a Guaranteed Renewable policy. These forms are a comprehensive product with benefits payable on a daily or monthly basis. These forms also require an insured to meet benefit eligibility requirements that are triggered by Activities of Daily Living (ADL) deficiencies or severe cognitive impairment. The daily or monthly benefit, Benefit Period, Elimination Period (service day or calendar day) and Benefit Increase Option (BIO) can be selected at issue.

All of the following benefits are included in the base policy:

- Privileged Care Coordination Services
- Nursing Facility Benefit
- Assisted Living Facility Benefit
- Home and Community Care Benefit
- Bed Reservation Benefit
- Home Assistance Benefit
- Hospice Care Benefit
- Respite Care Benefit
- Alternate Care Benefit
- International Coverage Benefit
- Waiver of Premium Benefit
- Contingent Nonforfeiture Benefit

All of the following benefits and riders are optional:

- Refund of Premium at Death– Graded or 10 year
- Restoration of Benefits Rider
- Transition Benefit
- Nonforfeiture Benefit Rider
- Shared Coverage Rider
- Shared Coverage with Joint Waiver of Premium Rider
- Waiver of Home Care Elimination Period Rider
- Enhanced Survivorship Benefit
- 10 Year Survivorship Benefit
- BIO (equal, compound, no benefit increase)
- Future Purchase Options
- Guaranteed Purchase Options

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6. Alternatives to the Proposed Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase. These options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments. Additional options and policyholder communications are being explored and considered by GLIC to provide options for policyholders to be able to completely mitigate the rate increase.

Reduced Benefit Options. Insureds can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved by the Department as part of the original filing. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, including (where available):

1. Reduction in Daily/Monthly Maximum amount;
2. Reduction in Benefit Period;
3. Reduction or elimination of the BIO;
4. Increases in Elimination Period; and
5. Elimination of policy riders.

Other options. GLIC will offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture benefit rider with their policy may elect that option. In addition, GLIC will offer an Optional Limited benefit, already approved for use in Pennsylvania, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

7.1 Renewability

These policies are Guaranteed Renewable for life, subject to policy terms and conditions.

7.2 Area Factors

Geographic area factors are not used in rating these policies.

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7.3 (a) Premium Classes

Premium rates are unisex, level and payable for life (except for 189 inforce policies with limited pay premium on this form in your state). Premiums generally vary by issue age, daily benefit, Benefit Period, Elimination Period, BIO, and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% or 20% may have been provided to applicants in response to specified health underwriting criteria specified on the application. Where the criteria for a couple's discount were met, a discount of 40% was provided to both individuals when both submitted valid applications and both were issued coverage. If only one member of a couple was approved, the discount was reduced to 25%.

7.3 (b) Addendum Revising Couple's Discount

For some states, where approved, GLIC implemented an addendum to revise the couple's discounts for any new policies subject to these discounts. Where the criteria for a couple's discount were met, a discount of 20% was provided to both individuals when both submitted valid applications, and both were issued coverage. If only one member of a couple was approved, the discount was reduced to 10%. These policies are not subject to the rate increase as current best estimate lifetime loss ratios for these policies are significantly more favorable than for other policies. These policies have been included in the nationwide experience and no rate increase has been applied to their premiums.

The addendum mentioned above was approved in your state and some policies were issued with the revised couple's discount. These policies are not subject to the proposed rate increase referenced in Section 2 of this Actuarial Memorandum.

7.4 Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode.

Premium Mode	Modal Factor	State Distribution	Nationwide Distribution
Annual	1	69.5%	71.8%
Semi-Annual	0.51	6.9%	5.4%
Quarterly	0.26	13.4%	10.1%
Monthly	0.09	10.2%	12.8%

7.5 History of Previous Rate Revisions

No prior rate increases have been submitted in your state.

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7.6 Rate Schedule

Current rate tables have been included in Appendix A. Corresponding rate tables reflecting the proposed rate increase have been included in Appendix B, attached separately. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

7.7 Proposed Effective Date

This rate increase will apply to policies on their billing anniversary date, following a minimum 60-day policyholder notification period.

8. Actuarial Assumptions

Redacted pursuant to Section 16, below.

9. Development of the Proposed Rate Increase

In developing the proposed premium rate increase, the following has been considered:

- a. Policy design, underwriting, and claims adjudication practices have been considered;
- b. In order to ensure maximum credibility, exhibits are based on all GLIC nationwide except for Florida and California¹, through December 31, 2019, for all Flex 1 including the policies mentioned under Section 7.3(b). Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
- c. One of the main purposes of MAE is to stabilize Long-Term care premiums. The experience has deteriorated year after year such that it has been necessary for GLIC to request rate increases of higher amounts and more frequently than desired. To help avoid such frequent increases, GLIC is increasing the current 10% MAE to 15%;
- d. The proposed rate increase has been assumed to be implemented on August 21, 2021. Our objective is to get closer to the acceptable maximum lifetime loss ratio of 74.6%. The justified rate increase was calculated to bring the lifetime loss ratio with the current assumption and new provision for MAE (15%) closer to the acceptable maximum lifetime loss ratio, in compliance with the 58%/85% premium test defined in the Rate Stability regulation;
- e. Lifetime projections of earned premiums and incurred claims are set forth in Exhibit I. Lifetime projections of earned premiums and incurred claims reflecting the proposed rate increase are set forth in Exhibit II;
- f. Compliance of the 58%/85% premium test defined in the Rate Stability regulation has been verified, as demonstrated in Exhibit III; and

¹ Projected earned premiums and incurred claims and original pricing for Florida and California are based on state specific assumptions and therefore experience for these states have been excluded from the nationwide experience.

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- g. Historical and projected earned premiums and incurred claims include provisions for waiver of premium.

9.1 New Business Premium Rate Comparison

GLIC has compared premium rates on the referenced policy form to the new business rates where the policy characteristics are similar. There are significant differences in benefits, underwriting and other product features between the Flex 1 products and the product form series GLIC currently offers for sale, Policy Form Number 8000R1. Where possible, adjustments have been made so that new business comparisons are meaningful. These differences affect the rate comparison in the following ways:

Benefit Differences: Several benefits, available in prior product generations, including Flex 1, are not offered in Policy Form Number 8000R1, including benefit periods of eight (8) years or longer, elimination period of zero (0) days, and limited premium payment options (none of these benefits are currently marketed). Policies with these benefit differences are not considered to exceed new business rates.

Underwriting: Product Form Number 8000R1 is subject to several underwriting enhancements that did not apply to Flex 1. While these underwriting enhancements are not directly reflected in benefits, they impact both original and new business pricing. In addition, Product Form Number 8000R1 has four underwriting categories (Standard, Select, Preferred, and Best), while Flex 1 had only two such categories (Standard and Preferred). GLIC recently made the decision to discontinue sales of Preferred and Best. Ignoring Preferred policies would limit the comparison significantly. GLIC has made a good faith effort to compare these policies and map the two underwriting categories of Flex 1 to the four underwriting categories of Policy Form Number 8000R1 despite the differences.

Issue Ages: Current marketing limits issue ages to between 40 and 75. Policyholders with issue ages outside of this range are not considered to exceed new business rates.

Gender Based Pricing: Product Form Number 8000R1 was priced on a gender-specific basis, as opposed to the unisex basis applicable to Flex 1. A blend of female/male rates based on pricing assumptions was used to develop approximate unisex rates.

In accordance with the Rate Stability regulation and the Long Term Care Rate Stability Practice Note issued by the American Academy of Actuaries in 2012, we believe the differences noted above sufficiently justify a rate level greater than the new business rates for some of the Flex 1 inforce policies in your State. Since GLIC prioritizes rate sufficiency and company solvency, the greater rate level is required in order to certify that, if experience emerges as expected, no further rate increases are anticipated.

10. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2019, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2019, have been

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allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 3.8%.

11. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

12. Future Rate Increases

Policies to which this premium rate increase filing applies may also be subject to future additional rate increases if the full amount of the rate increase requested in this filing is not approved or if underlying assumptions are not realized and the future experience exceeds a 15% MAE. We defined “exceeds a 15% margin” as any change that results in a lifetime loss ratio greater than projected in Exhibit II of this memorandum.

13. State Average Annual Premium Based on Exposed Lives

	Average Premium
Before Proposed Rate Increase	2,515
After Proposed Rate Increase	4,182

14. State and GLIC Nationwide Distribution of Business as of December 31, 2019 (Based on Exposed Lives)

Redacted pursuant to Section 16, below.

15. State and GLIC Nationwide Lives, Premiums and Average Age

	State	Nationwide
Number of Exposed Lives	2,931	79,297
Inforce Annualized Premium	\$7,370,706	\$188,066,062
Average Issue Age	58	58
Average Attained Age	66	65

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16. Confidentiality

Pursuant to 65 P.S. § 67.101 et seq. (the “Right-to-Know Law”), Genworth Life Insurance Company (“GLIC”) respectfully requests that the following sections to be treated as confidential and not subject to disclosure:

Sections 3, 8, 14, Exhibit I, Exhibit II, and Exhibit III of the Actuarial Memorandum. All Additional Exhibits. The materials sought to be maintained as confidential are referred to as the “GLIC Confidential Materials” herein.

The GLIC Confidential Materials are being filed in connection with GLIC’s request for a rate increase on certain long term care insurance products. However, these materials contain GLIC’s confidential trade secrets, and/or other confidential proprietary information, including but not limited to actuarial formulas, statistics and/or assumptions, which are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from their disclosure or use.

65 P.S. § 67.101(a) sets forth Pennsylvania’s general rule that a public record should generally be available for inspection by members of the public. However, under 65 P.S. § 67.708(b)(11), “trade secrets” and “confidential proprietary information” are explicitly excluded from the list of records that are subject to public disclosure under the Right-to-Know Law. Specifically, § 67.708(b)(11) states as follows:

(b) Exceptions: Except as provided in subsections (c) and (d) [neither of which apply here], the following are exempt from access by a requester under this act:

(11) A record that constitutes or reveals a trade secret or confidential proprietary information.

In turn, 65 P.S. § 67.102 (the “Definitions” section of the Right-to-Know Law) defines the term “trade secret,” in pertinent part, as follows:

Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that:

(1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and

(2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Section 67.102 defines the term “confidential proprietary information” as follows:

Commercial or financial information received by an agency: (1) which is privileged or confidential; and (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

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Pennsylvania's insurance laws recognize the confidential nature of actuarial reports, work papers, and other materials supporting an actuarial opinion, and provide that they are not subject to disclosure under the Right-to-Know Law. See 40 P.S. § 443(d)(1)(i).

The GLIC Confidential Materials fall squarely within the disclosure exemptions for “trade secrets” and “confidential proprietary information” embodied within § 67.708(b)(11). In *Christopher M's Hand Poured Fudge, Inc. v. Hennon*, 699 A.2d 1272 (Pa. Super. Ct. 1997), Pennsylvania's Superior Court set forth six factors that courts can consider in determining whether information qualifies as a trade secret, including:

(1) the extent to which the information is known outside the owner's business; (2) the extent to which it is known by employees and others involved in the owner's business; (3) the extent of measures taken by the owner to guard the secrecy of the information; (4) the value of the information to the owner and to his competitors; (5) the amount of effort or money expended by the owner in developing the information; and (6) the ease or difficulty with which the information could be properly acquired or duplicated by others.

Id. at 1275. Each of these factors, along with the “substantial harm” element of the “confidential proprietary information” definition weighs heavily in favor of maintaining the confidentiality of the GLIC Confidential Materials.

GLIC and its predecessors have been providing long-term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long-term care insurance business has placed it in a unique position in the long-term care insurance marketplace, in that no other long-term care insurance carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care insurance products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC.

The GLIC Confidential Materials discuss, among other things, GLIC's assumptions in pricing certain long-term care insurance products, GLIC's proprietary persistency and incurred claims data, and GLIC's policy demographics. In addition to pricing long-term care insurance products, GLIC's extensive data also allows it to effectively manage its policies, by enabling it to accurately set reserves and conduct reliable asset tests. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above. See *Giurintano v. Dep't of Gen. Servs.*, 20 A.3d 613, 615-17 & n.5 (Pa. Commw. Ct. 2011) (holding that the identities of interpreters hired by state contractor were excluded from public disclosure under 65 P.S. §67.708(b)(11) because the contractor (a) kept their identities confidential “to protect its investment,” (b) the interpreters were “business assets,” and (c) disclosing the identities “would cause substantial harm to the [contractor's] competitive position in the industry”).

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GLIC's accumulation of data over its long duration in the long-term care insurance business has come at a substantial cost. For numerous years, GLIC had to price and manage policies without having the benefit of the extensive data and experience that it now possesses. GLIC endured substantial losses on many of those policies that did not perform as expected, and GLIC has incurred and will continue to incur billions of dollars of claims on these policies.

If the GLIC Confidential Materials are released to the public, GLIC would be deprived of its hard-earned competitive advantage, which would cause substantial harm to the company. GLIC's competitors could use GLIC's data and assumptions to price long-term care insurance policies as well as GLIC, without the work, time, expense, and (most significantly) the previous losses that GLIC incurred. If the GLIC Confidential Materials were disclosed, GLIC's competitors would be permitted to exploit GLIC's hard-earned, proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. See *Smith Butz, LLC v. Pa. Dep't of Env'tl. Prot.*, ___ A.3d ___, 2017 WL 1833472, at *9 (Pa. Commw. Ct. 2017) (finding that records that would enable the company's competitors to copy valuable and proprietary business methods constituted confidential proprietary information and/or trade secrets). For these reasons, GLIC respectfully submits that the GLIC Confidential Materials are exempt from disclosure pursuant to 65 P.S. §67.708(b)(11), and requests that they be treated as confidential by the Pennsylvania Insurance Department.

This submission contains the publicly available version of this Actuarial Memorandum and other exhibits referenced above, which redacts the GLIC Confidential Materials. A complete, unredacted, confidential version of GLIC's Actuarial Memorandum has been filed separately.

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

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17. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I have relied on historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on statutory valuations as of December 31, 2019, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania and the Long-Term Care Insurance regulation. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated. In my opinion, the rates are not excessive or unfairly discriminatory.



Shumaila Merchant, F.S.A., M.A.A.A
Director & Actuary
Genworth Life Insurance Company
07/10/2020

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**Exhibit I: Flex 1 Policy Forms - Nationwide Experience
With No Rate Increase* without MAE**

Redacted pursuant to Section 16, above.

**Exhibit II: Flex 1 Policy Forms - Nationwide Experience
With Requested 66.3% Rate Increase* with MAE**

Redacted pursuant to Section 16, above.

**Exhibit III: Flex 1 Policy Forms - Nationwide Experience
With Requested 66.3% Rate Increase with MAE 58/85 Test**

Redacted pursuant to Section 16, above.